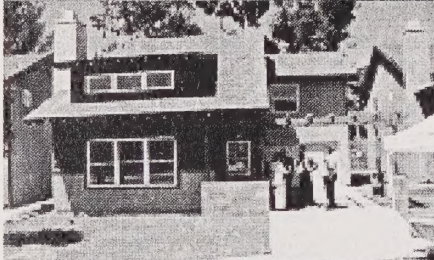
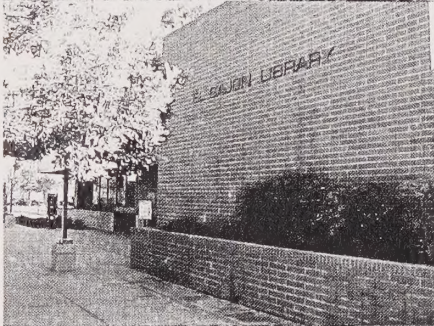
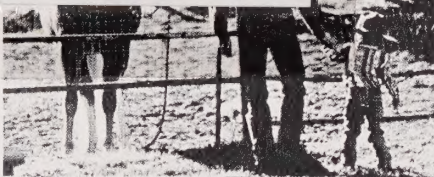
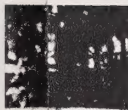


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CITY OF EL CAJON

2004-2010 HOUSING ELEMENT AND CONSOLIDATED PLAN

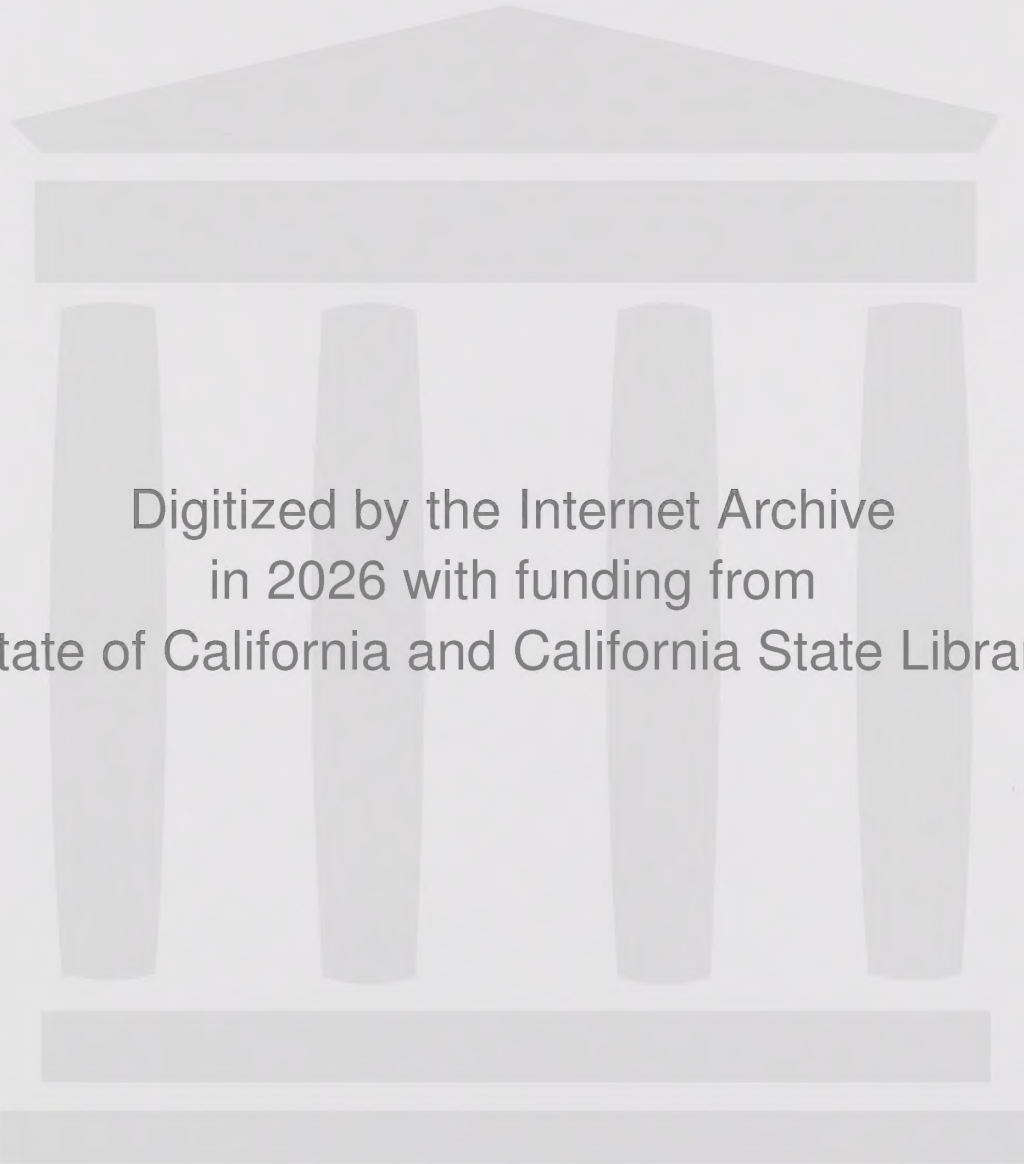
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CITY OF EL CAJON

CITY MANAGER

May 10, 2004

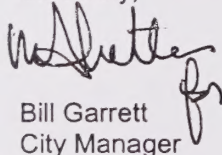
John Cook
Community Planning Division
U.S. Housing and Urban Development Department
611 West Sixth St Suite 800
Los Angeles, CA 90017

Dear Mr. Cook:

Enclosed please find five copies of the City of El Cajon's Combined Housing Element/Consolidated Plan 2004-2009 and One-Year Action Plan for 2004-05. Also included are a CD-ROM with the Plan in an Adobe Acrobat file. The public review period will conclude on May 14. To date, no public comments have been received.

If you have any questions, please contact Jim Yerdon in the Community Development Department of the City of El Cajon at (619) 441-1786.

Sincerely,



Bill Garrett
City Manager

BG:th

cc: Myrna Pasqual, HUD-SD

City of El Cajon 2004-2010 Housing Element and Consolidated Plan

May 2004

City of El Cajon
200 East Main Street
El Cajon, CA 92020

Consultants to the City
Cotton/Bridges/Associates
A Division of P&D Consultants, Inc.
800 E. Colorado Blvd, Suite 270
Pasadena, CA 91101

RESOLUTION NO. 84-04

RESOLUTION ADOPTING THE NEGATIVE DECLARATION
FOR GENERAL PLAN AMENDMENT 2004-01 TO ADD
THE REVISED HOUSING ELEMENT/ CONSOLIDATED
PLAN TO THE GENERAL PLAN.

WHEREAS, the proposed Negative Declaration for General Plan Amendment 2004-01 to add the revised Housing Element/Consolidated Plan to the General Plan in the City of El Cajon, has been prepared and submitted by the Planning Division to the City Council for review and consideration; and

WHEREAS the members of the City Council have reviewed and considered the information contained in the proposed Negative Declaration, together with any comments received during the public review process; and

WHEREAS the City has independently reviewed and analyzed said Negative Declaration as required by the California Environmental Quality Act (CEQA); and

WHEREAS the City has circulated draft documents which reflect its independent judgment; and

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council finds on the basis of its independent review and consideration of the testimony presented that there is no substantial evidence that the project will have a significant adverse effect upon the environment.

2. That the proposed Negative Declaration for General Plan Amendment 2004-01, as described above, reflects the City of El Cajon's independent judgment as required by Section 21082.1 of the Public Resources Code.

3. It is hereby certified that said Negative Declaration has been completed in compliance with CEQA and the State Guidelines, and the City Council has reviewed and considered the information contained therein, together with any comments received, prior to making a determination on the project.

4. The City Council hereby adopts the Negative Declaration for General Plan Amendment 2004-01.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an Adjourned Regular Joint City Council/Redevelopment Agency Meeting held this 27th day of April, 2004, by the following vote to wit:

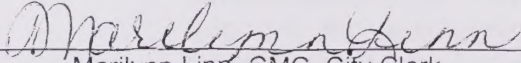
AYES	: Lewis, McClellan, Kendrick, Santos
NOES	: None
ABSENT	: Ramos
DISQUALIFY	: None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 84-04 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Adjourned Regular Joint Meeting of the City Council/Redevelopment Agency on the 27th day of April, 2004.


Marilynn Linn, CMC, City Clerk

RESOLUTION NO. 85-04

RESOLUTION APPROVING GENERAL PLAN AMENDMENT 2004-01
TO ADD THE REVISED HOUSING ELEMENT/CONSOLIDATED PLAN
ELEMENT TO THE GENERAL PLAN AND TO AMEND SPECIFIC PLAN #10.

WHEREAS, the El Cajon City Council duly advertised and held a public hearing on April 27, 2004, to consider adding the revised Housing Element/Consolidated Plan Element to the General Plan; and

WHEREAS a negative declaration was prepared made available for comment and review, and approved as the environmental assessment according to CEQA Guidelines for the proposed General Plan amendment; and

WHEREAS the City Council duly considered all information presented, and listened to all persons who appeared before it to speak.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council hereby reaffirms its approval of the negative declaration adopted and approved for the project.
2. The City Council hereby approves General Plan Amendment 2004-01(a) to add the revised Housing Element/Consolidated Plan to the General Plan as indicated in Planning Commission Resolution No. 9935.
3. The City Council hereby approves General Plan Amendment 2004-01(b) to revise Specific Plan #10 as indicated in Planning Commission Resolution No. 9935.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an Adjourned Regular Joint City Council/Redevelopment Agency Meeting held this 27th day of April, 2004, by the following vote to wit:

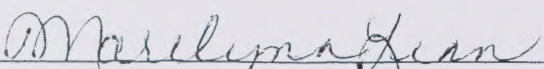
AYES : Lewis, McClellan, Kendrick, Santos
NOES : None
ABSENT : Ramos
DISQUALIFY : None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 85-04 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Adjourned Regular Joint Meeting of the City Council/Redevelopment Agency on the 27th day of April, 2004.


Marilynn Linn, CMC, City Clerk

RESOLUTION NO. 86-04

RESOLUTION OF COMPLIANCE WITH
GOVERNMENT CODE SECTION 65585.1 FOR
THE 2004-2010 HOUSING ELEMENT CYCLE.

WHEREAS the State of California requires that each local government prepare a housing element of their general plan every five years (or as prescribed by state law) and submit it to the State Department of Housing and Community Development for a determination of substantial compliance with the requirements of state housing element law; and

WHEREAS, the San Diego Association of Governments (SANDAG) sponsored state legislation (AB 1715) that was enacted as Government Code Section 65585.1 in 1995, which created the opportunity for local governments within the San Diego region to self-certify their housing elements through a pilot program for two five year cycles; and

WHEREAS, the City of El Cajon desires to self-certify its Combined Housing Element/Consolidated Plan 2004-2010 under the provision of Government Code Section 65585.1; and

WHEREAS, at a public hearing held on April 27, 2004, the City of El Cajon received written and oral testimony to support a finding that the City has substantially complied with the requirements of state housing element law, and in support of self-certification.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council finds that foregoing recitals are true and correct.
2. The City Council further finds as follows:
 - A. The City of El Cajon's adopted housing element or amendment substantially complies with the provision of Article 10.6 of Division 1, Title 7 of the Government Code, including addressing the needs of all income levels as required in the Housing Element/Consolidated Plan ("HE/CP") Section 4 (Housing and Community Development Strategy).
 - B. For the fourth (2004-2010) housing element revision, the City of El Cajon met its fair share of the regional housing needs for the third housing element revision cycle, as determined by the San Diego Association of Governments (SANDAG). (HE/CP Page 4-8, Table 4-1 1999-2004 Housing Accomplishments).
 - C. The City of El Cajon provides a statement regarding how its adopted housing element or amendment addresses the dispersion of lower income housing within its jurisdiction, documenting that additional affordable housing opportunities will not be developed only in areas where concentrations of lower income households already exist, taking into account the availability of necessary public facilities and infrastructure. (HE/CP Goal 2.0, Policy 2.3, Page 4-10).

- D. No local government actions or policies prevent the development of the identified sites pursuant to Section 65583, or accommodation of the City of El Cajon's share of the total regional housing need, pursuant to Government Code Section 65584. (HE/CP Goal 4.0, Page 4-11).

3. The City Council hereby self-certifies its 2004-2010 Housing Element/Consolidated Plan and submits this self-certification of compliance and housing element to the State Department of Housing and Community Development.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an Adjourned Regular Joint City Council/Redevelopment Agency Meeting held this 27th day of April, 2004, by the following vote to wit:

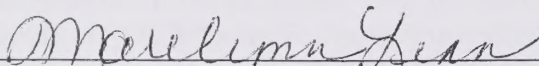
AYES : Lewis, McClellan, Kendrick, Santos
NOES : None
ABSENT : Ramos
DISQUALIFY: None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 86-04 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Adjourned Regular Joint Meeting of the City Council/Redevelopment Agency on the 27th day of April, 2004.


Marilynn Linn, CMC, City Clerk

City of El Cajon

2004-2009 Housing Element and Consolidated Plan

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CHAPTER **ES** **Executive Summary**

Purpose of the Housing Element and Consolidated Plan

This 2004-2010 Housing Element and Consolidated Plan (HE/CP) presents its second integrated document that addresses both the State housing element requirements as well as the HUD requirements for formula programs.

Pursuant to State law, the Housing Element must be updated every five years. The original planning period for Housing Elements in the San Diego region was July 1, 2004 through June 30, 2009. However, due to budgetary crisis at the State level, the State legislature has extended the timeframe of the Housing Element by one year to June 30, 2010. Therefore, this Housing Element covers the six-year period of July 1, 2004 through June 30, 2010. The Element must provide an analysis of the City's housing needs based on its population, household, employment base, and housing stock characteristics. The centerpiece of the Element is a comprehensive housing plan with goals, policies, and implementing programs to address the identified needs.

The HUD Consolidated Plan satisfies the statutory HUD requirements of El Cajon's three Community Planning and Development (CPD) formula programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and American Dream Downpayment Initiative (ADDI). The Consolidated Plan is a planning document that identifies a jurisdiction's overall housing and community development needs, and outlines a five-year strategy to address those needs. The primary purpose of the Consolidated Plan is to develop a plan for addressing the needs for lower income groups who are the intended beneficiaries of HUD programs.

By integrating the Housing Element and Consolidated Plan into one single housing and community development plan, the City is able to align two very important planning cycles for El Cajon. This consolidated planning process allows the City to comprehensively review its needs, available resources, and implementation strategy.

Housing Element Self-Certification

The State Housing Element law requires that all cities and counties update their housing elements every five years, and that they submit the elements to the State Department of Housing and Community Development (HCD) for a determination of substantial compliance with state law. However, State legislation (Government Code Section 65585.1) sponsored by the San Diego Association of Governments (SANDAG) created the opportunity for jurisdictions within the San Diego region to self-certify the housing element of their general plan if they had met their "share" of housing needs contained in the SANDAG Regional Housing Needs Statement for the current Housing Element cycle (1999 to 2004).

Through a variety of rental assistance, homebuyer assistance, new construction, and rehabilitation programs, El Cajon provided affordable housing opportunities to 867 households between 1999 and 2004, far exceeding the City's share of 563 units/opportunities for the current housing element cycle. This level of accomplishments renders the City eligible to self-certify the housing element for the 2004-2010 cycle.

Organization of the Housing Element and Consolidated Plan

The Housing Element and Consolidated Plan consists of the following five parts:

Coordinating and Managing the Process - Describes the purpose of the Plan, identifies the lead agency, and describes the agencies consulted in preparation of this Plan.

Citizen Participation - Describes the citizen participation process used to solicit community input in preparing the City's 2004-2010 Housing Element and Consolidated Plan.

Housing and Community Development Needs - Contains statistical and analytical information that provides an overall picture of the City's housing and community development needs.

Housing and Community Development Strategic Plan - Evaluates accomplishments under the adopted Housing Element, identifies priority housing and community development needs that will be addressed and the implementing programs over the next five years.

One-Year Action Plan - Delineates the City's specific programs/activities for the next one-year use of the CDBG, HOME, and ADDI funds. Discussions in the Action Plan also include the use of redevelopment set-aside and other funding sources to leverage the federal funds. The first Action Plan for the 2004-2010 Housing Element and Consolidated Plan covers FY 2004-2005. The Action Plan will be updated annually.

Plan Summary

Housing and Community Development Needs

The **housing needs** of the City of El Cajon are summarized below:

- Almost 30 percent of the City's households in 2000 were within extremely low income and very low income levels.
- 19 percent of the City's renter-households lived in overcrowded conditions, compared to 4.3 percent of the City's owner-households.
- Overall, 25 percent of the City's owner-households and 51 percent of the renter-households paid more than 30 percent of their gross income on housing in 1990, exceeding the State and HUD standard for affordable housing.
- In 2000, extremely high percentages of the City's extremely low (84 percent) and very low income (82 percent) households experienced some kind of housing problems. The housing assistance needs among renters in these two income groups were greater than among owners. The problems experienced were most severe for large families at the extremely low and very low income levels.
- Home ownership is beyond the reach of most extremely low and very low income households. Low income households may be able to afford small size single-family or condominium units.
- There are few large size rental units available, and rents for three-bedroom apartment or townhouse units are typically not affordable to extremely low or very low income households.
- 11 percent of the City's 2000 population was comprised of elderly persons, who typically require low cost housing with easy access to transit and health care facilities.
- 21.9 percent of the City's 2000 population had work, transportation, and/or self-care limitations, compared to 17.9 percent for the entire County of San Diego. These disabled residents require special attention relating to housing and services.
- Cumulative through November 14, 2003, 237 cases of AIDS have been recorded in the City of El Cajon. An estimated 99 persons in the City are living with AIDS and HIV, and require a broad range of services, including housing, health care, transportation, and food distribution.
- There is an estimated chronically homeless population of 200 in El Cajon, where the demand for shelter exceeds the supply.
- Substance abuse is a serious problem among the homeless, creating the need for drug and alcohol rehabilitation services.
- About 2,340 El Cajon households currently receive Section 8 rental assistance; another 3,642 El Cajon households are on the waiting list for some form of tenant-based rental assistance.

- An estimated 8,331 housing units occupied by extremely low, very low and low income households may contain lead-based paint.
- In 2000, an estimated 16,042 (46 percent) housing units in El Cajon were over 30 years of age and may need physical improvements.

The City of El Cajon's key **community development** needs are summarized below:

- The City's Fire Station #8 is outdated and undersized. A new fire station is needed to replace this station which serves several lower income neighborhoods.
- There is a need for youth activities/programs and safe places for youth to gather, especially for at-risk youth.
- Senior services are needed to address the special needs of the City's elderly population.
- Long-term maintenance and improvement of the City's parks and recreation facilities is necessary.
- Improvements to the City's public facilities are needed to comply with the accessibility requirements of the Americans with Disabilities Act (ADA).
- The State Employment Development Department measured the City's November 2003 unemployment rate at 4.9 percent compared to the County's 4.0 percent. In addition, approximately 17 percent of the City's population was identified as living below the poverty level. There is a need for job training, economic development, and anti-poverty programs.
- Improvements are needed to revitalize the Downtown area. The City may consider establishing a Downtown Redevelopment Area and a Neighborhood Revitalization Strategy Area to support revitalization efforts.

Share of Housing

Affordable Housing Estimate

The San Diego Association of Governments (SANDAG) is in the process of developing the Regional Housing Needs Statement (RHNS). Based on various growth projections, the regional growth for this Housing Element cycle for San Diego County may range from 89,000 units to 110,000 units. A jurisdiction's share of affordable housing for the 2004-2010 period is calculated by SANDAG based on the maximum number of affordable units/opportunities a jurisdiction can provide given the financial resources and regulatory measures available during the Housing Element cycle.

Share of Regional Housing Growth

As previously mentioned above, SANDAG is in the process of developing the Regional Housing Needs Statement. Based on various growth projections, the regional growth for this Housing Element cycle for San Diego County may range from 89,000 units to 110,000 units.

For the 1999-2004 period, the City was assigned a future housing need of 809 dwelling units, representing 0.8 percent of the total regional housing need. Assuming the same proportional share for the City for the 2004-2010 period, the City's share may range from 754 units to 932 units. According to CHAS data by HUD, 52.2 percent of City households are lower incomes. Using the same income distribution, it can be estimated that between 394 and 487 of the RHNA units should be for households with lower incomes. Once SANDAG has finalized the Regional Housing Needs Statement, the City will review the Housing Element to ensure consistency and ensure compliance with State Housing Element requirements regarding the provision of adequate housing sites.

Housing and Community Development Strategy

The Housing and Community Development Strategy of this Housing Element and Consolidated Plan represents the City's strategy in achieving both its share of affordable housing goals and share of regional housing growth.

Priority 1.1: Conserve and Improve Existing Affordable Housing.

Implementing Programs:

- Residential Rehabilitation Programs
- Mobile Home Park Program Overlay Zone
- Lead Based Paint Hazard Reduction
- Section 8 Housing Choice Voucher (Rental Assistance)
- Home Sharing
- Preservation of Assisted Housing at Risk of Converting to Market Rate

Priority 1.2: Provide Adequate Sites.

Implementing Programs:

- Land Use Element/Zoning
- Target Housing Sites
- Homeless Shelters and Transitional Housing

Priority 1.3: Assist in the Development of Affordable Housing.

Implementing Programs:

- Density Bonus
- First-Time Homebuyer Assistance
- Mortgage Credit Certificate
- Non-Profit Housing Development Corporations
- Land Assemblage and Write-Down
- Pursue Affordable Housing Funding Sources

Priority 1.4: Remove Governmental Constraints.

Implementing Programs:

- Zoning Ordinance
- Second Units
- Condominium Conversions
- Development Fees
- Expedited Project Review

Priority 1.5: Promote Equal Housing Opportunities.

Implementing Programs:

- Fair Housing
- Tenant/Landlord Counseling and Fair Housing Program

Priority 2.1: Evaluate Support Facilities and Service Needs of the Homeless and Near Homeless, and Identify Appropriate Agencies and Resources.

Implementing Programs:

- Continuum of Care for the Homeless

Priority 3.1: Provide for New Community Facilities and Improve the Quality of Existing Community Facilities to Serve Those of Lower Income and/or with Special Needs.

Implementing Programs:

- Capital Improvement Planning
- Americans with Disability Act (ADA) Transition Plan
- Community Facilities

Priority 3.2: Provide Needed Community and Supportive Services to Those of Lower Income and/or with Special Needs

Implementing Programs:

- Crime Awareness/Prevention Programs
- Community and Supportive Services

Priority 3.3: Provide for Needed Infrastructure Improvements in Low Income Target Areas

Implementing Programs:

- Handicapped Public Improvement Program
- Capital Improvement Planning

Priority 3.4: Provide for the Economic Development Needs of Low Income Target Areas and Promote Anti-Poverty Activities

Implementing Programs:

- Downtown Business Improvement Program
- Section 108 Loan
- Coordination with Other Agencies

Priority 3.5: Provide for Necessary Planning Activities to Develop and Implement Both Housing and Community Development Plans to Address Anticipated Needs

Implementing Programs:

- CDBG and HOME Administration
- Fair Housing

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CHAPTER

1 Coordinating and Managing the Process

1.1 Legislative Framework

This 2004-2010 Housing Element and Consolidated Plan (HE/CP) represents the City of El Cajon's effort in fulfilling the requirements under the State Housing Element law and federal Community Planning and Development (CPD) regulations. This chapter explains the legislative frameworks governing the purpose and required content of this Plan.

1.1.1 State Housing Element Law

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning and housing programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of the comprehensive General Plan.

Pursuant to State law, the Housing Element must be updated every five years. The original planning period for Housing Elements in the San Diego region was July 1, 2004 through June 30, 2009. However, due to budgetary crisis at the State level, the State legislature has extended the timeframe of the Housing Element by one year to June 30, 2010. Therefore, this Housing Element covers the six-year period of July 1, 2004 through June 30, 2010. The Element must include the following components:

- An analysis of the City's population, household, and employment base, and the characteristics of the housing stock.
- A summary of the present and projected housing needs of the City's households.
- A review of potential constraints to meeting the City's identified housing needs.

- An evaluation of opportunities that will further the development of new housing.
- A statement of the Housing Plan to address the identified housing needs.

Relationship of the Housing Element to the General Plan

The City of El Cajon General Plan underwent a comprehensive update in 1990, and is comprised of the following nine elements: 1) Annexation; 2) Circulation; 3) Conservation; 4) Historic Preservation; 5) Housing; 6) Land Use; 7) Noise; 8) Open Space; and 9) Safety. The Housing Element is being updated at this time in conformance with the 2004-2010 update cycle for jurisdictions in the SANDAG region. The Housing Element builds upon the other General Plan elements and is entirely consistent with the policies set forth by the General Plan. As portions of the General Plan are amended in the future, the Plan (including the Housing Element) will be reviewed to ensure that internal consistency is maintained.

Housing Element Self-Certification

The State Housing Element law requires that all cities and counties update their housing elements every five years, and that they submit the elements to the State Department of Housing and Community Development for a determination of substantial compliance with state law. However, State legislation (Government Code Section 65585.1) sponsored by the San Diego Association of Governments (SANDAG) created the opportunity for jurisdictions within the San Diego region to self-certify the housing element of their general plan.

Before December 31, 2004, jurisdictions seeking self-certification must prepare an updated housing element with the same content and analysis as are required of those who seek certification through the State Department of Housing and Community Development (HCD). In order to self-certify the housing element, a jurisdiction must meet its share of housing needs contained in the SANDAG Regional Housing Needs Statement during the current housing element cycle (1999 to 2004).

Through a variety of rental assistance, homebuyer assistance, new construction, and rehabilitation programs, El Cajon provided affordable housing opportunities to 867 households between 1999 and 2004, far exceeding the City's share of 563 units/opportunities for the current housing element cycle. This level of accomplishments renders the City eligible to self-certify the housing element for the 2004-2010 cycle.

1.1.2 HUD Community Planning and Development Regulations

The HUD Consolidated Plan satisfies the statutory HUD requirements of El Cajon's three Community Planning and Development (CPD) formula programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and American Dream Downpayment Initiative (ADDI).

The Consolidated Plan is a planning document that identifies a jurisdiction's overall housing and community development needs, and outlines a strategy to address those needs. The Plan must include the following components:

- A description of the jurisdiction's housing and community development needs and market conditions.

- A strategy that establishes priorities for addressing the identified needs.
- A short-term investment plan that outlines the intended use of resources.

A primary purpose of the Consolidated Plan is to develop a plan for addressing the needs for lower income groups who are the intended beneficiaries of HUD programs.

Community Development Block Grant (CDBG)

The CDBG program was initiated by the Housing and Community Development Act (HCDA) of 1974. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income (defined as below 80 percent of area median income).

Through the CDBG program, the U.S. Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of community development activities for low-income persons. Funds can be used for a wide array of activities, including:

- Housing rehabilitation (loans and grants to homeowners, landlords, non-profits, and developers)
- Down payment and other homeownership assistance
- Lead-based paint detection and removal
- Acquisition of land and buildings
- Construction or rehabilitation of public facilities such as shelters for the homeless and domestic violence victims
- Removal of architectural barriers to the elderly and disabled
- Public services such as job training, transportation, and child care
- Rehabilitation of commercial or industrial buildings
- Loans or grants to businesses

Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet one of the following three broad national objectives:

- Benefit people with low and moderate incomes
- Aid in the prevention or elimination of slums and blight
- Meet an urgent need (such as earthquake, flood, or hurricane relief)

HOME Investment Partnership (HOME)

The HOME program was created as part of the 1990 National Affordable Housing Act. The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low income households (defined as below 80 percent of area median income). The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance

Strict requirements govern the use of HOME funds. Two major requirements are that the funds must be: (1) used for activities that target low income families; and (2) matched 25 percent by non-federal funding sources.

American Dream Downpayment Initiative (ADDI)

This new initiative provides communities throughout America with \$200 million in grants to help homebuyers with the down payment and closing costs, the biggest hurdles to homeownership. The program is intended to increase the overall homeownership rate, especially among minority groups who have lower rates of homeownership compared to the national average. The focus is on lower income families who are also first-time homebuyers. To participate, recipients must have annual incomes that do not exceed 80 percent of the area median income.

1.2 Lead Agency

The El Cajon Department of Community Development serves as the lead agency in coordinating the preparation of the Housing Element and Consolidated Plan. Extensive efforts were undertaken by the City to solicit input in the development of this Plan.

1.3 Consultation

Various City departments, community-based organizations, and housing and service providers contributed to the development of the 2004-2010 Housing Element and Consolidated Plan in the following areas:

1.3.1 Housing Programs

- San Diego County Housing Authority
- San Diego Association of Governments (SANDAG)
- U.S. Department of Housing and Urban Development (HUD)

1.3.2 Homeless Services

- Regional Task Force on the Homeless
- Crisis House

1.3.3 Lead-Based Paint

- County of San Diego Department of Health Services (DHS) – California Childhood Lead Poisoning Prevention Program

1.3.4 Economic Development

- East County Regional Chamber of Commerce
- El Cajon Redevelopment Agency
- East County Regional Occupational Program (ROP)

1.3.5 City Public Works, Facilities, and Public Safety

- General Services
- Public Works
- Parks and Recreation
- Police Department
- Fire Department

1.3.6 Public and Supportive Services

The City consulted with a variety of social service agencies in preparation of the Housing Element and Consolidated Plan. A consultation workshop was held on February 17, 2004 to solicit input on community development and housing needs, including social service needs. A *Housing and Community Development Needs Survey* was sent to the service agencies, soliciting their input on prioritizing needs and resources. A copy of the survey is included in Appendix A.

The following agencies and City departments participated in the consultation workshop:

- Boys and Girls Club of East County
- El Cajon Community Development Corporation
- El Cajon Collaborative
- El Cajon Redevelopment Agency
- Community Development Department (Planning and Housing Divisions)

1.3.7 Consultation with Residents and Adjoining Jurisdictions

Consultation with Residents

The City conducted a *Housing Community Development Needs Survey* to develop priorities for expenditure of CDBG and HOME funds. The surveys were printed in both English and Spanish, and were distributed to service providers and made available at public counters and County Branch Library. A total of 91 persons responded to the survey, ranking priority needs for the following categories: community facilities; community services; infrastructure; neighborhood services; special needs services; businesses and jobs; and housing. Results of the survey are summarized in Appendix A.

The El Cajon City Council conducted a public hearing on February 10, 2004 to allocate the FY 2004-2005 CDBG and HOME funds, and to solicit public input on the City's CDBG and HOME programs. On April 5, 2004, the Planning Commission will conduct a public hearing to solicit public input for the Draft Five-Year Housing Element and Consolidated Plan, and on April 13, 2004, the City Council will conduct a public hearing for the One-Year Action Plan for

FY 2004-2005. In addition, on April 27, 2004, the City Council will conduct a public hearing to consider the Five-Year Housing Element and Consolidated Plan for adoption. Comments on the Consolidated Plan and Action Plan are summarized in Appendix B.

Consultation with Adjoining Jurisdictions

Copies of the Draft 2004-2010 Housing Element and Consolidated Plan were sent to adjacent units of local government during the 30-day public review of the Plan. These include the cities of La Mesa and Santee, and the County of San Diego.

1.3.8 Public Housing

There are no public housing projects in El Cajon.

CHAPTER

Summary of Citizen Participation Process

Citizen participation is one of the most important components of the Housing Element/Consolidated Plan (HE/CP) process. The City of El Cajon Department of Community Development utilized the following strategy to solicit community input in preparing the City's Five-Year Housing Element and Consolidated Plan.

2.1 Consultation Workshop

On February 17, 2004, the City conducted a consultation workshop with housing, as well as public and social service providers. A variety of service agencies serving the general public and populations with special needs were invited to the workshop. An updated *Housing and Community Development Needs Survey* was sent to these agencies prior to the meeting, soliciting their input on prioritizing needs and resources. A copy of the survey is included in Appendix A.

2.2 Citizen Comment Procedures

As part of the City's Community Development Block Grant (CDBG) program, El Cajon adopted a Citizen Participation Plan (CPP) pursuant to HUD regulations and adheres to the citizen comment procedures established in the (CPP). Residents were given timely notices of public hearings held for the Housing Element and Consolidated Plan. Residents were also given a 30-day period to review the draft Plan.

2.2.1 Access to Meetings

The City of El Cajon allowed adequate, timely notification of all public meetings. The two public meetings held during the Housing Element/Consolidated Plan process were advertised in the newspaper.

2.2.2 Access to Information

As part of the 30-day public review period, copies of the Draft Housing Element and Consolidated Plan were available for the public to read at the following locations:

- County of San Diego Branch Library, 200 E. Lexington Avenue, El Cajon
- Department of Community Development, City of El Cajon, 200 E. Main Street

At the end of the 30-day period, the City Council will adopt the Plan and transmit it to HUD for approval. The City of El Cajon is eligible to self-certify the Housing Element portion of this Plan. No approval by the State Department of Housing and Community Development is required. Nevertheless, the City will transmit the final adopted Housing Element and Consolidated Plan to the State as an indication of its compliance with the update requirements for the 2004-2010 housing element.

The final Housing Element and Consolidated Plan, amendments to the Plan, and Consolidated Annual Performance Evaluation and Reporting (CAPER) will be available for five years at City Hall and public libraries.

City staff will ensure adequate notification of any public hearings related to significant amendments and performance reviews of the Housing Element and Consolidated Plan. Advance notice of public hearings will be printed in a newspaper of general circulation at least ten days prior to the meeting date.

2.2.3 Technical Assistance

City staff notified public meeting participants and other community members who represent lower and moderate income groups that they could receive technical assistance in order to develop funding requests for CDBG and HOME funds. Technical assistance for such groups includes helping them understand the program requirements and determination of eligible/ineligible activities; suggestions on structuring new programs, and assistance in completing the application.

2.2.4 Public Hearings

Public hearings were publicized adequately and held at times and locations which are convenient to the community. The location of the hearing at City Hall is accessible to persons with physical disabilities.

2.2.5 Publishing the Plan

The Draft Housing Element and Consolidated Plan (HE/CP) which contains an overview of community needs, housing and community development five-year strategic plan, and annual funding plan was distributed for a 30-day public review on April 13, 2004. The City Council held a public hearing on April 5, 2004 to receive public comments and the final Plan will be provided to the Los Angeles HUD office for approval and to the State Department of Housing and Community Development for their records. Publication of notices in local newspapers and direct mail announcements to interested groups and individuals described the purpose, priorities, and goals of the Plan, and the availability of the Draft Plan for review.

2.2.6 Public Comments

During the 30-day public review, community members were given the opportunity to comment on the Draft Housing Element and Consolidated Plan. Community members were encouraged to submit comments during the development of the Plan, and were also encouraged to submit comments to any subsequent Plan amendments, and to the annual performance report for the Plan. No public comments were received during the public review period.

2.3 Public Hearings and Approval

A public meeting was held during the HE/CP process on February 17, 2004 to solicit citizen input on priority community development and housing needs. On April 5, 2004, the City conducted a public hearing on the Draft Housing Element/Consolidated Plan which was made available for public review for a 30-day period beginning on April 13, 2004. The City advertised these meetings and scheduled them to permit interested members of the community to attend. In addition to public oral communication received at the hearing, citizens were encouraged to submit comments in writing. The El Cajon City Council conducted a hearing on April 27, 2004 for the adoption of the HE/CP. No public comments were received during the public meetings.

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CHAPTER

Housing and Community Development Needs

This Chapter of the Housing Element and Consolidated Plan (HE/CP) presents an overall assessment of the housing and community development needs in El Cajon. This needs assessment provides the foundation for establishing priorities and allocating federal, state and local resources to address the identified needs.

3.1 Household Needs

The first section of the needs assessment focuses on El Cajon's housing needs and includes the following components:

- Demographic and Household Characteristics and Trends
- Areas of Ethnic and Low/Moderate Income Concentration
- Special Needs Populations
- Estimates of Current Housing Needs
- Projection of Future Housing Needs

3.1.1 Demographic and Household Characteristics and Trends

Examination of demographic characteristics provides some insight regarding the needs in a community. Understanding factors such as population growth, age characteristics, and race/ethnicity all help identify and evaluate the need for housing, facilities, and services.

The City of El Cajon is located in the greater San Diego metropolitan area, approximately 12 miles east of downtown San Diego. El Cajon is the hub of the East San Diego County metropolitan area and serves as the center of East County commercial, legal, and cultural

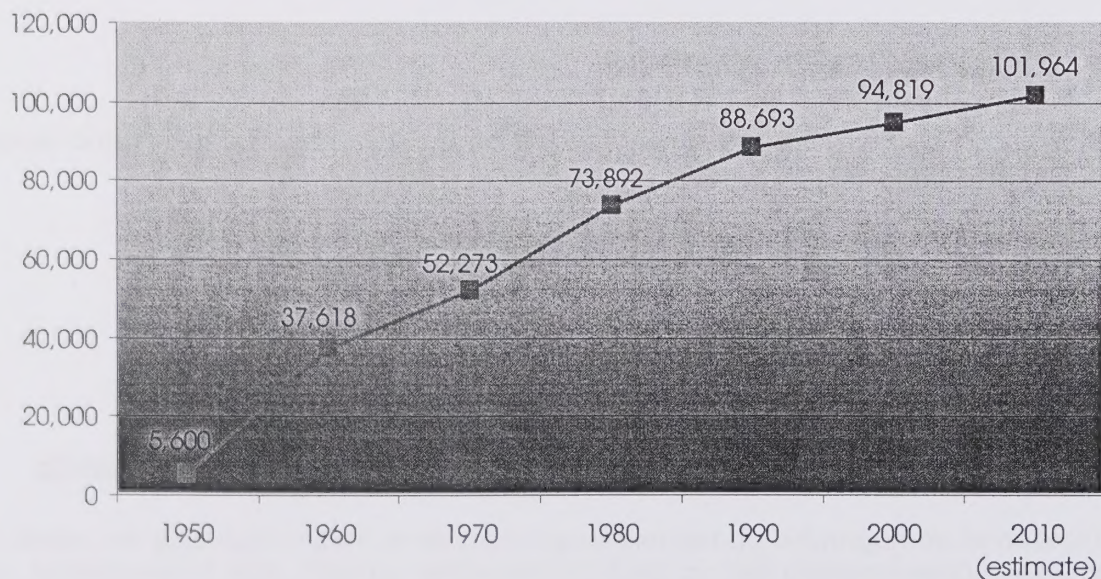
activities. It is a general law city incorporated in 1912, and features a council/manager form of government consisting of four council members and an elected mayor. These elected officials serve overlapping terms.

The City encompasses an area of approximately 14.2 square miles and the City's current population of 94,869 makes it the fifth most populated jurisdiction in the region and the largest city in East County. El Cajon is located 15 miles east of the City of San Diego. El Cajon is a diverse residential, commercial, and industrial area, and serves as the main commerce center for several surrounding communities. Gillespie Field, a general aviation airport, is a major contributing factor to the City's vibrant industrial development. El Cajon includes a cross-section of housing types from lower cost mobile homes and apartments to moderately priced condominiums to higher cost single-family residences. The City's name, Spanish for "big box", is descriptive of its geographic setting in a boxlike valley.

Population Growth

Population growth is one of the most important factors in determining the existing and future need for housing and other community services. Figure 3-1 shows the population growth in El Cajon between 1950 and 2010 estimates. The most significant increase in population occurred between 1950 and 1960 when population increased over 500 percent. While annexation accounted for a large part of this growth, much of the growth occurred in the entire region was spurred by the migration of people into San Diego County who needed affordable housing. New construction of homes and apartments in El Cajon lured new residents, facilitated by the completion of Interstate 8, which linked El Cajon with the western part of San Diego County. The population continued to increase in the 1970s and 1980s, but the pace was slower.

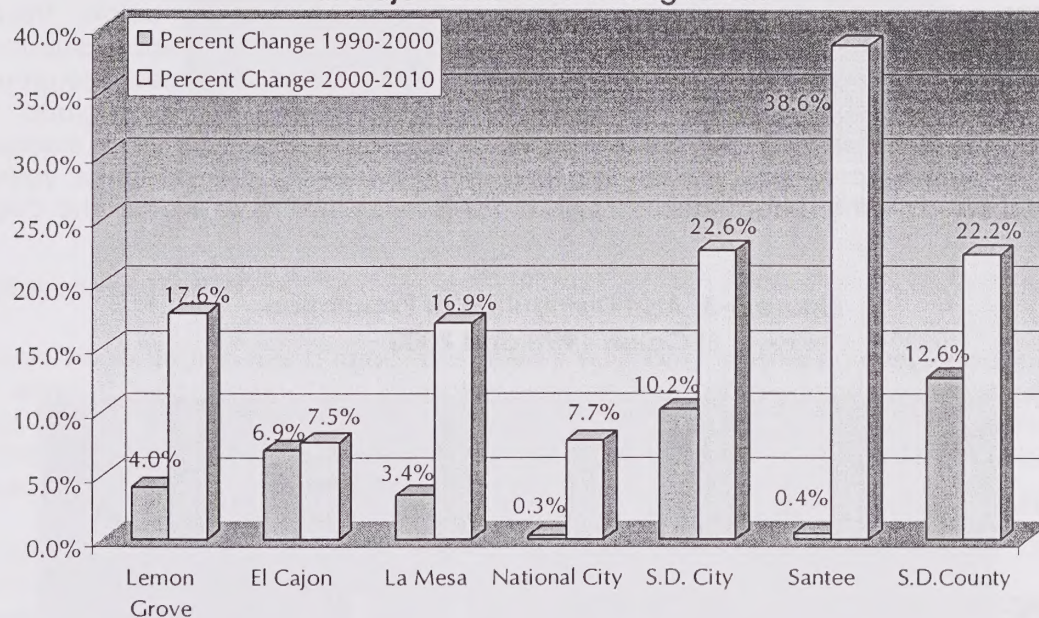
**Figure 3-1: Population Growth
El Cajon 1950-2010**



Source: *The Demographics of East County*, U.S. Census Bureau

According to the 1990 Census, the population of El Cajon in 1990 was 88,693, ranking it as the fifth largest city in San Diego County, behind the cities of San Diego, Chula Vista, Oceanside, and Escondido. Population in El Cajon grew by approximately 20 percent between 1980 and 1990, lower than the Countywide increase of 34 percent during the same period. In 2000, El Cajon remained the fifth largest city in the County with a population of 94,819 but saw an increase of only 6.9 percent. In comparison, the County experienced a 12.6 percent increase between 1990 and 2000 (Figure 3-2).

**Figure 3-2: Population Growth 1990-2000 and 2000-2010
El Cajon and Surrounding Areas**



Sources: Census 2000. SANDAG Data Warehouse, 2003.

Population Trends

As an area wide planning and coordination agency, the San Diego Association of Governments (SANDAG) provides demographic and housing information for its member cities for planning purposes. By 2010, SANDAG expects El Cajon to be the sixth largest city in the County, surpassed by the City of Carlsbad. Based on SANDAG estimates, the El Cajon population is projected to increase by 7.5 percent to approximately 101,964 by the year 2010. This rate of increase represents the lowest among its surrounding communities and is significantly below the estimated County growth of 22.2 percent.

Age Composition

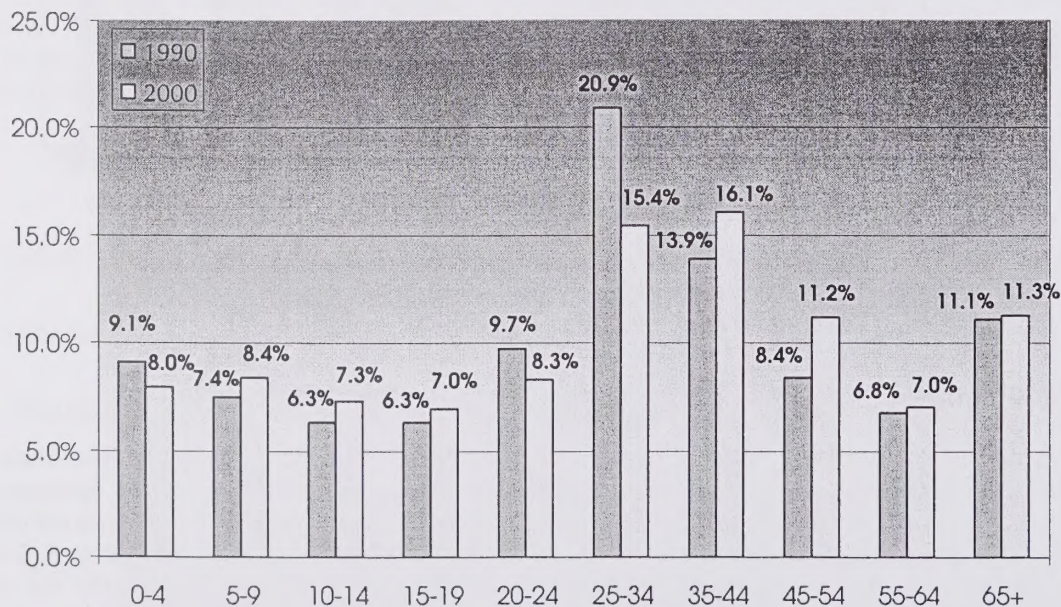
The age structure of a population is also an important factor in evaluating housing and community development needs and determining the direction of future housing development. The age structure of a population points toward current and future levels and types of housing needs. Housing demand is affected by the age composition of a community since different age groups have very different housing needs. Typically, young adult households may occupy apartments, condominiums, and smaller single-family homes because of household size and/or affordability. Middle-age adults may prefer larger homes

as they begin to raise family, while seniors may prefer condominiums, mobile homes, or smaller single-family homes that are lower costs and have less extensive maintenance needs.

The Figure 3-3 illustrates the age distribution of El Cajon residents in 1990 and 2000. The median age of El Cajon residents in 1990 was 29.9, which increased to 31.9 in 2000 according to the Census. Despite the increase in median age, the City still has a younger population compared to the County, which has a median age of 33.2 in 2000. Similar to the County, El Cajon has a sizable elderly population. In 2000, elderly residents comprised approximately 11 percent of both the El Cajon and the County population.

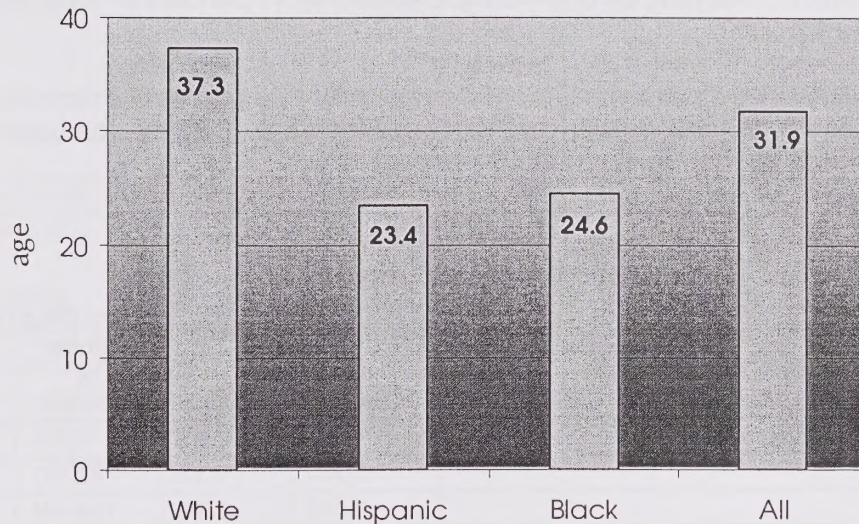
In 2000, approximately 28 percent of the residents were 18 years of age or below. This age structure typically signifies a family-oriented community. The most significant population change was for residents age 25-34. In 1990, this group represented the largest age group in the City. In 2000, residents between the ages of 35 to 54 became the largest group. This change in the age structure reflects a community that is maturing and stabilizing. Appropriate housing programs include not only homeownership assistance for younger families, but also housing rehabilitation programs for families that have lived in the City for some time.

**Figure 3-3: Age Distribution of Population
El Cajon 1990 and 2000**



Sources: 1990 and 2000 Census

In El Cajon, a strong correlation exists between ethnicity and age distribution. Figure 3-4 demonstrates that minorities tend to have lower median ages than Whites do. The median age for Hispanics in 2000 is almost 14 years younger than their White counterparts. The gap is equally significant with Black and White residents. Minority households are usually large due to high birthrates and the cultural preference of living with extended family members.

Figure 3-4: Median Age by Race/Ethnicity

Employment Trends

The San Diego Region has a large and diverse economy that has grown steadily over the past several decades and has attracted workers from all over the southwestern United States. El Cajon is situated adjacent to the County's largest employment center, the City of San Diego. The 2000 Census estimated that over 75 percent of El Cajon residents commute outside the City for work.

El Cajon residents are relatively well educated. Approximately 68 percent of residents had a high school diploma or higher education and 21 percent had a college or advanced degree. The proportion of college graduates is very close to the percentage of residents employed in managerial and professional occupations (25.4 percent). The other top categories include sales and office occupations (32.4 percent) and service occupations (17.9 percent) which generally pay lower wages. Tables 3-1 and 3-2 show the distribution of resident employment by industry and occupation. In 2000, the majority of the residents in El Cajon were employed by the retail and service sectors. Compared with the County, El Cajon residents were more highly represented in construction jobs and much less represented in manufacturing jobs.

Table 3-1
Employment by Occupation, 2000

Occupation	Percent of All Jobs	
	El Cajon	San Diego County
Managerial/Professional	25.4%	37.7%
Sales and Office	32.4%	27.2%
Service Occupations	17.9%	16.1%
Production/Transportation	11.5%	9.9%
Construction/Maintenance	12.7%	8.7%
Farming, Forestry, and Fishery	0.1%	0.5%
Total Jobs	100.0%	100.0%

Source: Census 2000

The labor force in El Cajon had become more diverse over the past few decades. The overall labor force participation rate has been increasing over time in El Cajon, from 58 percent of people aged 16 and older in 1970 to 64 percent in 2000. Similar to national trends, the number of women in the labor force substantially increased. In 1970, 38 percent of women aged 16 and older were in the labor force in El Cajon. The percentage increased to 49 by 1980 and to 57 percent in 2000. Women with children under six were entering the

labor force at an even more rapid pace. In 1970, 22 percent of such women were in the labor force in El Cajon. The percentage nearly doubled to 41 percent in 1980, and jumped again to 53 percent in 2000.

As of September 2003, the State Employment Development Department estimated a civilian labor force of 52,040, with an unemployment rate of 5 percent. Countywide unemployment rate for September 2003 was measured at 4.1 percent.

Table 3-2
Employment by Industry: 2000

Industry	El Cajon		San Diego County	
	Number of Workers	Percent	Number of Workers	Percent
Agriculture, Forestry, Fisheries & Mining	91	0.2%	8,604	0.7%
Construction	3,767	9.3%	82,281	6.6%
Manufacturing	3,587	8.9%	136,486	11.0%
Transportation Communications & Public Utilities	2,834	7.0%	90,790	7.3%
Wholesale Trade	1,266	3.1%	40,357	3.3%
Retail Trade	5,784	14.3%	139,743	11.3%
Finance, Insurance & Real Estate	3,000	7.4%	88,285	7.1%
Services	17,876	44.3%	587,658	47.3%
Public Administration (Government/Military)	2,132	5.3%	67,054	5.4%
Total	40,337	100.0%	1,241,258	100.0%

Source: Census 2000

Household Trends

The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Information on household characteristics is important to understand growth and changing needs of a community.

Household Composition and Size

The number of households in El Cajon increased 4.5 percent between 1990 and 2000 from 32,893 to 34,370 households. As shown in Table 3-3, a majority of households in El Cajon were families (68 percent). Almost 11 percent of all households were female-headed households with children. Average household size increased from 2.63 persons in 1990 to 2.70 persons in 2000, reflecting an increasingly family-oriented community.

El Cajon has a substantial elderly population. Among all family households, more than 13 percent were headed by an elderly resident. Over 28 percent of all non-family households (i.e. living alone or with unrelated roommates) were headed by an elderly resident.

Table 3-3
Household Type and Size: 2000

	Average household size	% Families	% Families with children	% Elderly Family Households	% Elderly Non-Family Households	% Female-headed households w/ children
El Cajon	2.70	68.10%	37.7%	13.1%	28.10%	10.7%
San Diego County	2.73	67.20%	34.7%	16.0%	25.80%	6.8%

Source: Census 2000

Overcrowding

Overcrowding is an indicator of unaffordable housing. Unit overcrowding typically results from the combined effect of low earnings and high housing costs in a community, and reflects the inability of households to buy or rent housing that provides a reasonable level of privacy and space. Overcrowding contributes to increases in traffic within a neighborhood, accelerates deterioration of homes and infrastructure, and results in a shortage of on-site parking.

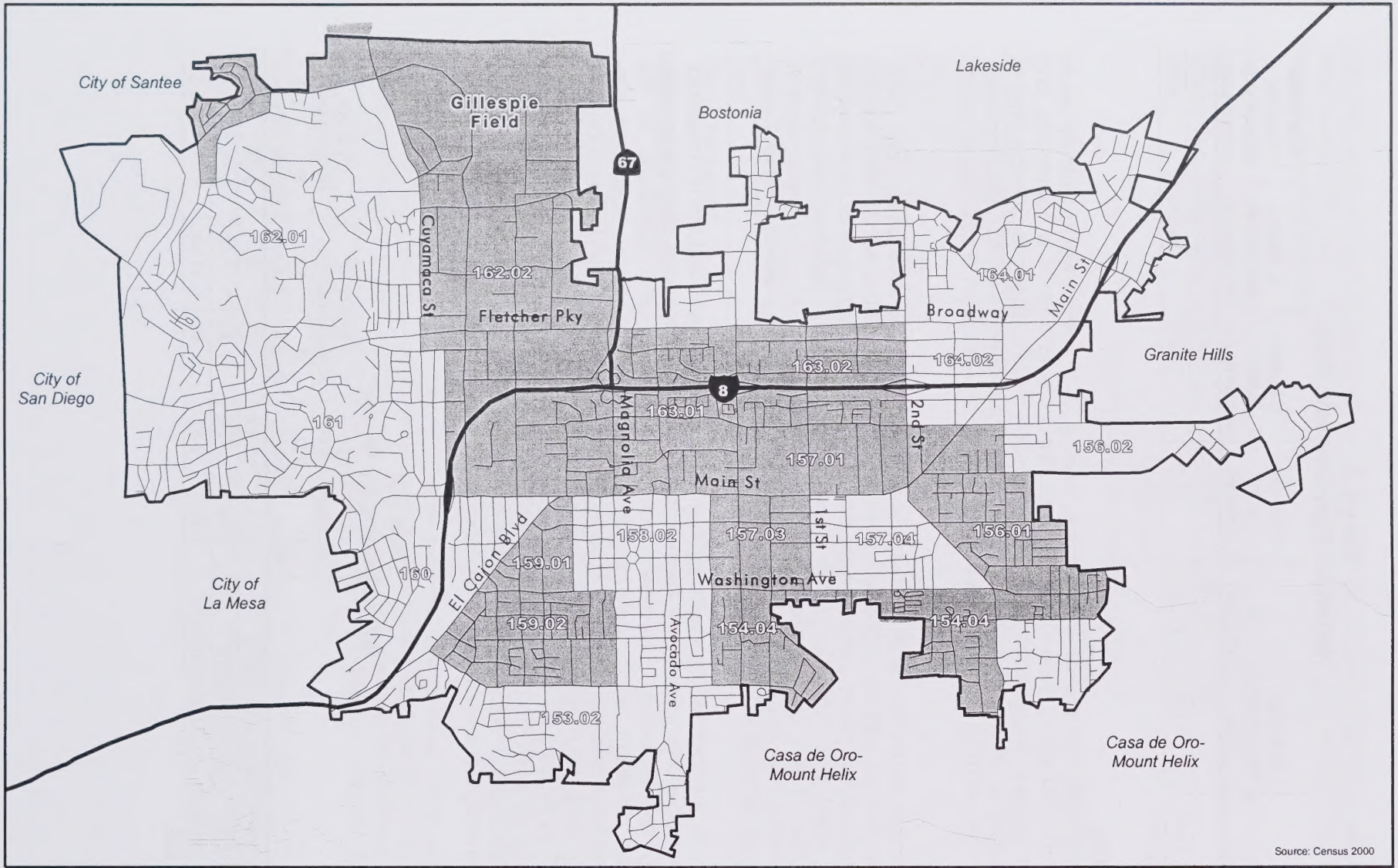
An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. As indicated by the 2000 Census, overall 13.2 percent of the households were overcrowded. The incidence of overcrowding in El Cajon was higher than that in the County (11.8 percent). Severely overcrowded households are households with more than 1.5 persons per room. The percentage of severely overcrowded households in El Cajon was 6.9 in 2000, similar to the County percentage of 6.6 (Table 3-4).

The prevalence of overcrowding varies significantly by income, type, and size of household. Generally, very low and low-income households and large families are disproportionately affected by overcrowding. However, cultural differences also contribute to the overcrowding condition since some cultures tend to have larger household size. Overcrowding is typically more prevalent among renters than among owners (see Table 3-4). Of the City's renter-households in 2000, approximately 19 percent lived in overcrowded conditions. Only 4.3 percent of the City's owner-households lived in overcrowded conditions. Figures 3-5 and 3-6 show the concentration of overcrowded owner- and renter-households in the City by block group, respectively. Concentration is defined as block groups with above the County average of overcrowded households (5.8 percent for owners and 19.2 percent for renters).

Table 3-4
Overcrowding by Tenure

	% of Owner Occupied Units		% of Renter Occupied Units		% of All Housing Units	
	El Cajon	S.D. County	El Cajon	S.D. County	El Cajon	S.D. County
Total Overcrowded (>1.0 person/room)	4.3%	5.8%	19.3%	19.2%	13.2%	11.8%
Overcrowded (1.01-1.5 persons/room)	2.3%	3.2%	9.0%	7.8%	6.3%	5.3%
Severely Overcrowded (>1.5 persons/room)	2.0%	2.6%	10.3%	11.4%	6.9%	6.6%

Source: Census 2000



Source: Census 2000

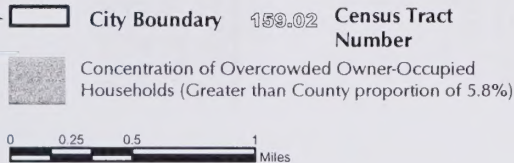
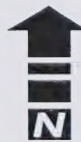
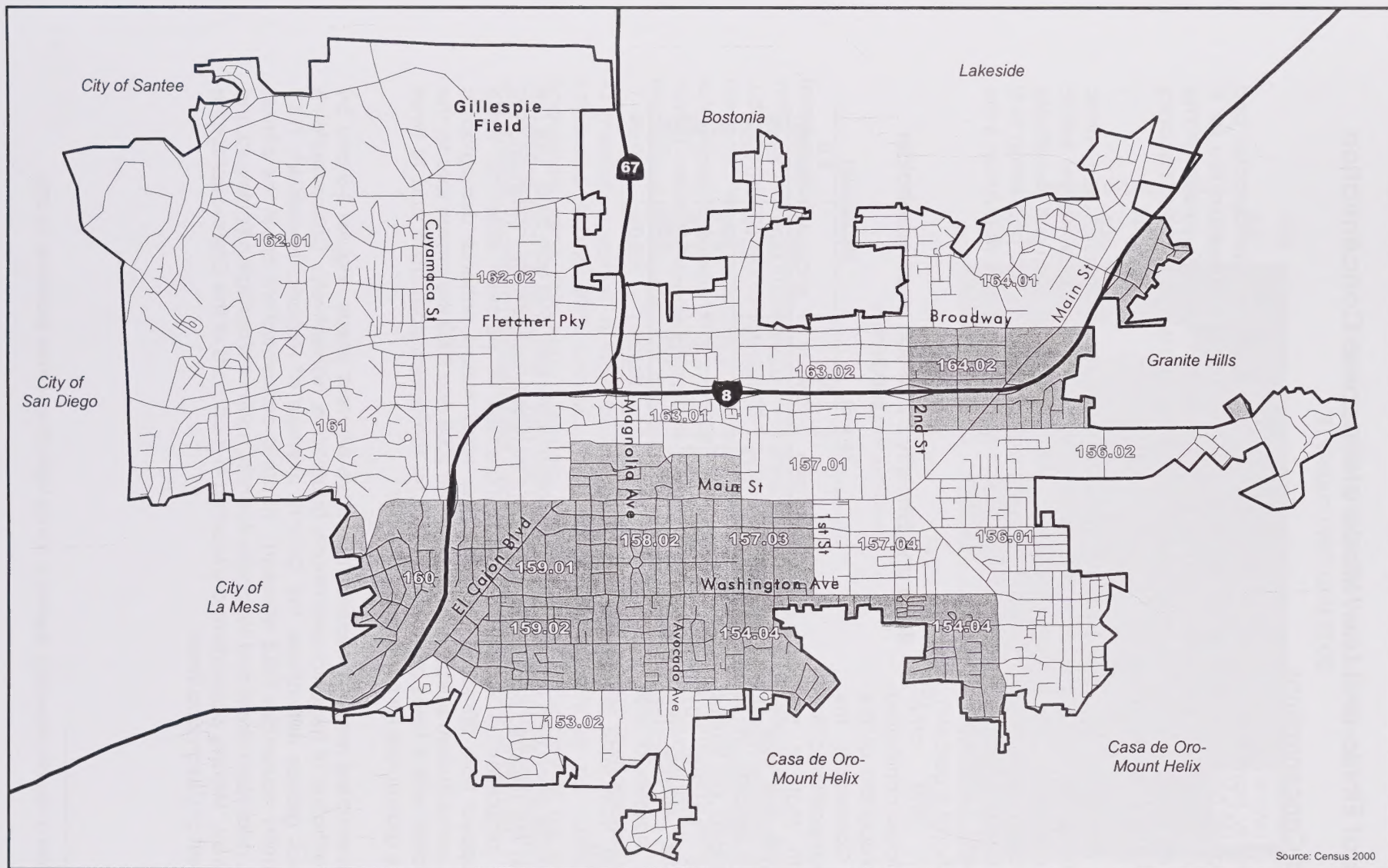


Figure 3-5

Concentration of Overcrowded
Owner-Occupied Household

City of El Cajon

Housing Element and Consolidated Plan
2004 - 2010



Source: Census 2000

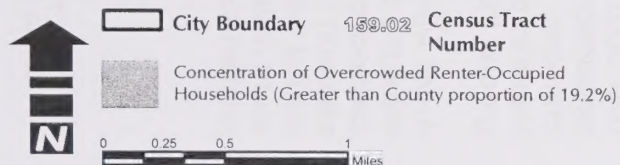


Figure 3-6

Concentration of Overcrowded
Renter-Occupied Household

City of El Cajon

Housing Element and Consolidated Plan
2004 - 2010

3.1.2 Areas of Ethnic and Low/Moderate Income Concentration

Racial/Ethnic Concentrations

Race and ethnicity have implications on housing need in that certain demographic and economic variables correlate with race. For example, the average household size for El Cajon was 2.70 in 2000. The average household size for Hispanics was 3.59 while for Whites was 2.48. In another example, per capita income is lower for Blacks (\$13,154) and Hispanics (\$10,698) than for Whites (\$19,499).

Between 1990 and 2000, El Cajon became increasingly diverse in its race and ethnic makeup. This trend follows County, state and national trends. In California, no one ethnic group holds a majority. In El Cajon, however, the White population still constitutes substantially more than half the City residents. As shown in Table 3-5, the population in El Cajon is comprised of 64 percent non-Hispanic White persons. The Hispanic population is the second largest racial/ethnic group in the City (22.4 percent). Black, Asian, and other racial/ethnic groups constituted only a small proportion of the population. Comparing the racial/ethnic composition of the population with that of the householders indicates that 72 percent of households in El Cajon are headed by Whites and only 16 percent by Hispanics. This reflects the typically larger household size for Hispanic households than for White households.

Table 3-5
Race and Ethnicity by Person and Householder
2000

	Persons		Households	
	El Cajon	S.D. County	El Cajon	S.D. County
White	64.0%	54.9%	72.0%	66.2%
Hispanic	22.4%	26.7%	16.1%	18.2%
Black	4.8%	5.4%	4.7%	5.2%
Asian/PI	2.9%	9.2%	2.7%	7.4%
Other	5.9%	3.8%	4.5%	2.9%
Total	100.0%	100.0%	100.0%	100.0%

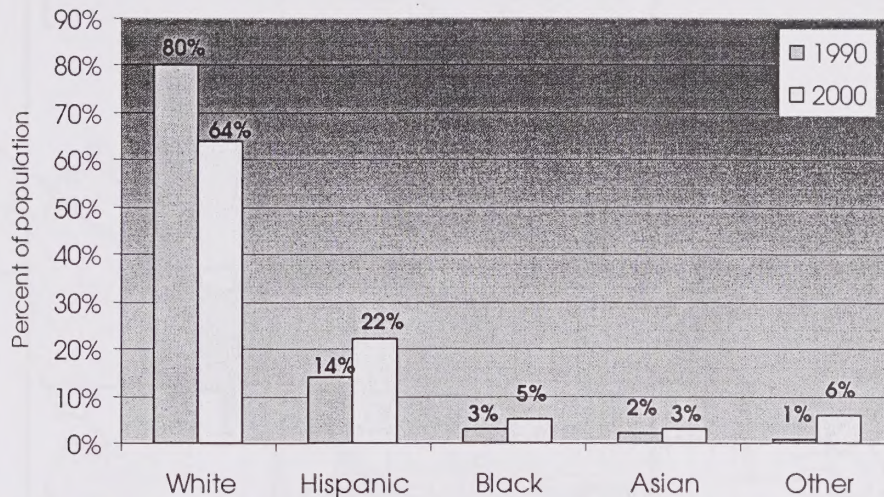
Source: Census 2000

Figure 3-7 shows the change in racial/ethnic composition between 1990 and 2000. Like the rest of the state, the Hispanic population in El Cajon increases significantly. Between 1990 and 2000, the proportion of Hispanic residents increased 60 percent while the White population dropped from 80 to 64 percent. This trend mirrors national demographic changes. The Census Bureau estimated that between 2000 and 2002 the growth rate for the Hispanic population was 4 times greater than that for the overall population and 14 times greater than the growth rate for non-Hispanic Whites.¹

Areas with concentrated minority residents may have different needs. Figures 3-8 and 3-9 show the concentration of Hispanic and minority households, respectively. Concentration is defined as block groups with above the County average of Hispanic households (18.2 percent) or minority households (33.8 percent). Hispanic concentrations are in the central part of the City, near Main Street and Magnolia Avenue, north of Washington Boulevard and south of Broadway. Minority populations are located in most parts of the City except for the western side, west of Cuyamaca Street.

¹ *Census Notes Rise in Hispanic Population.* Genaro C. Armas, North County Times, September 18, 2003

**Figure 3-7: Race and Ethnicity by Person
El Cajon 1990 and 2000**

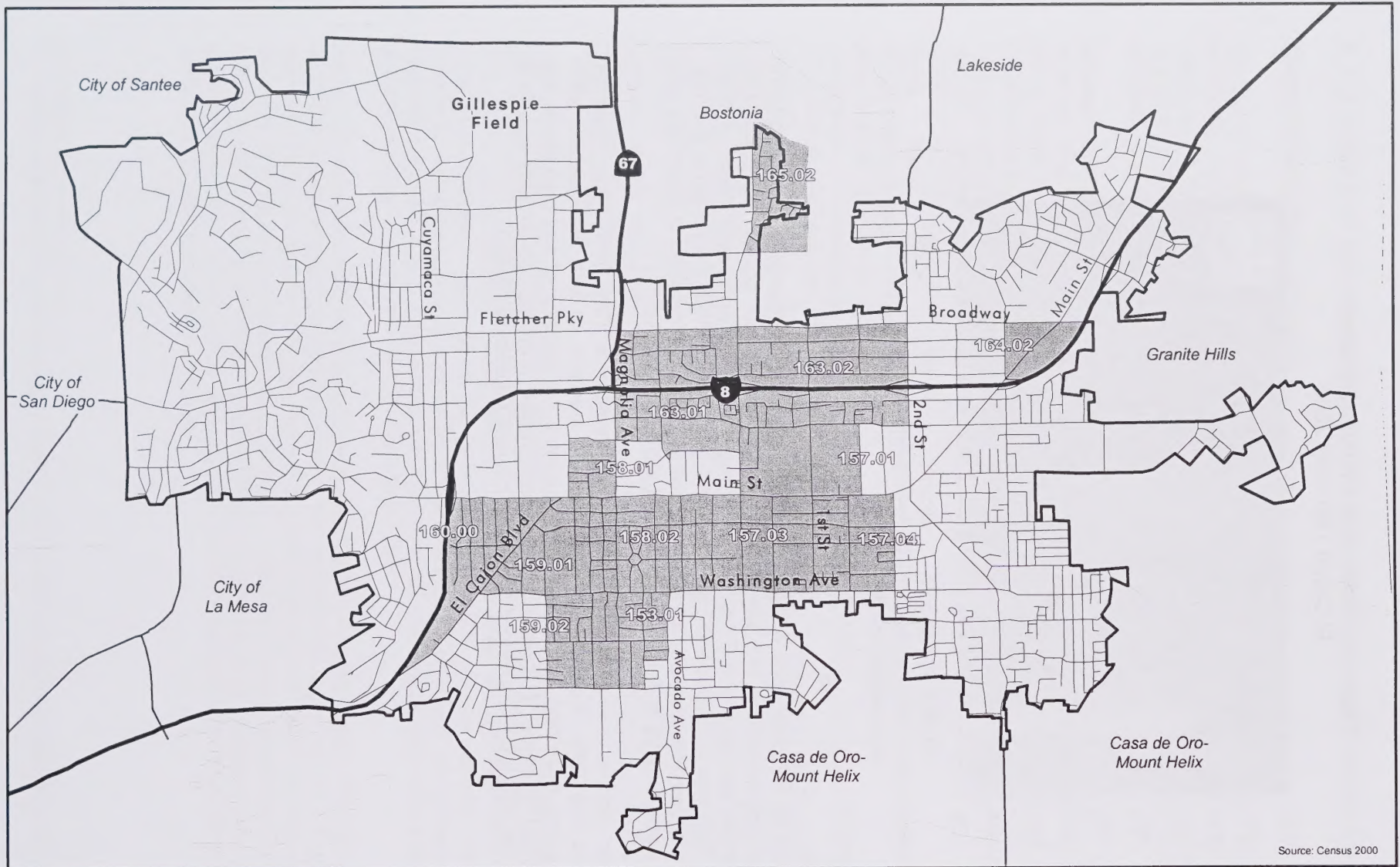


Sources: 1990 and 2000 Census

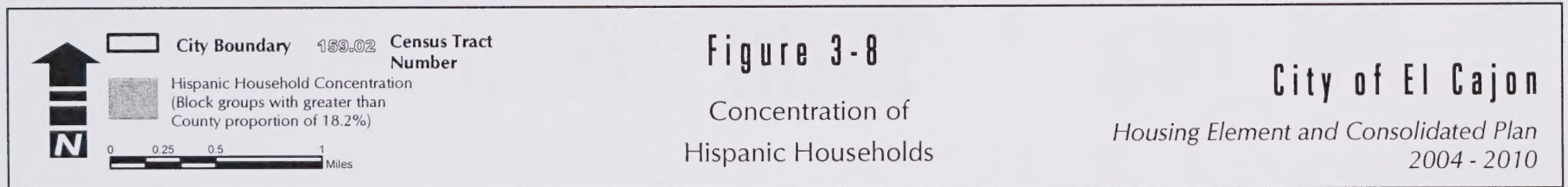
Immigration

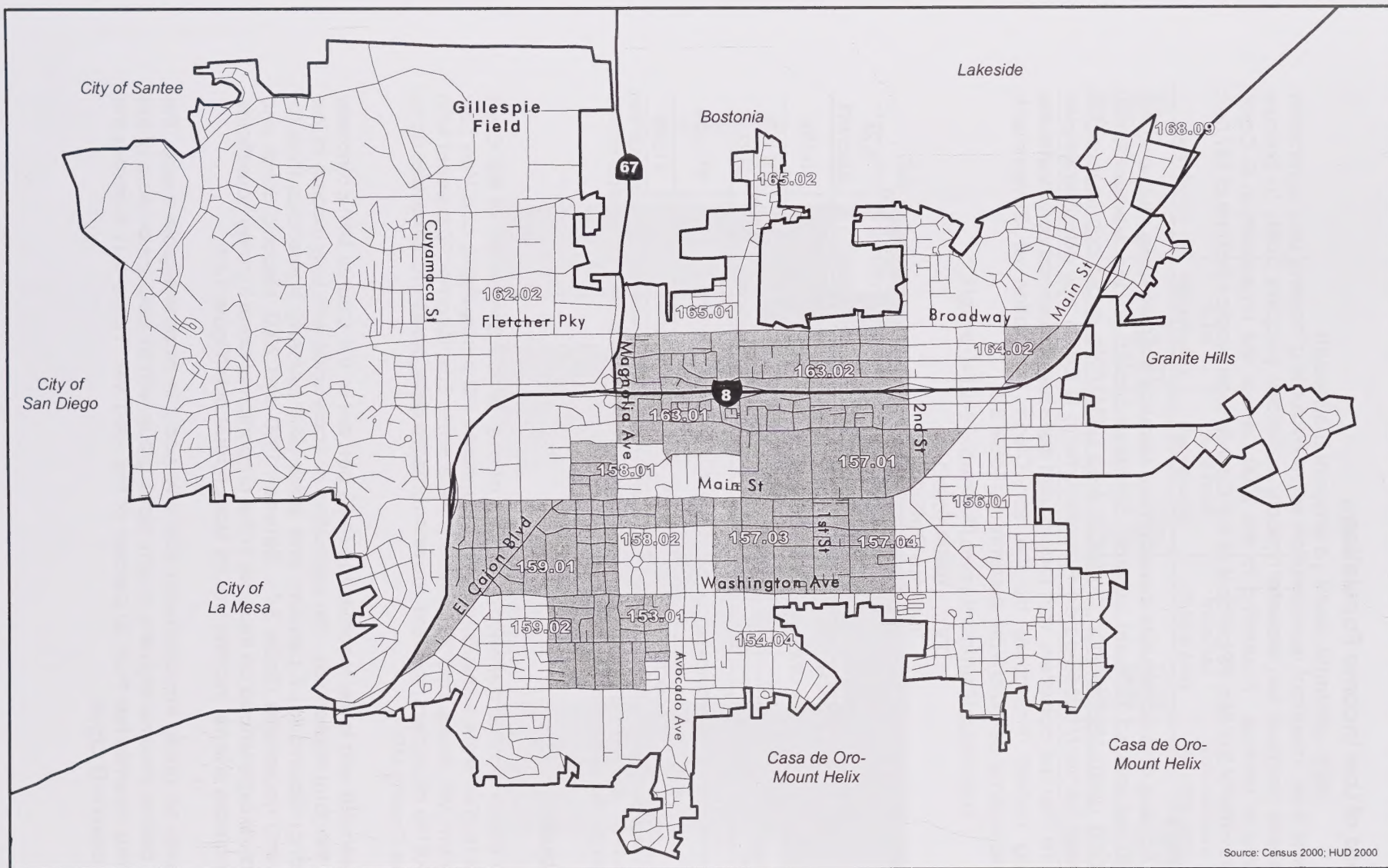
Immigrants are an important part of the City's ethnic and cultural diversity. According to the 2000 Census, approximately 17.5 percent of the City population consists of foreign-born residents. These residents come from different regions of the world and speak different languages. Between 1990 and 2000, an estimated 7,333 new immigrants settled in El Cajon. Almost half of these new immigrants were from Asian countries, a majority of whom are from the western Asian country of Iraq, and 38 percent were from Mexico.

As mentioned above, a large proportion of new immigrants were from Asian countries. According to the 2000 Census, approximately 61 percent of the foreign-born Asian population came from Iraq, a western Asian country. A majority of this population are Chaldeans, Iraqi Christians. El Cajon has the second largest Chaldean community outside of Iraq (Detroit, Michigan has the largest Chaldean population outside of Iraq).



Source: Census 2000





Source: Census 2000; HUD 2000

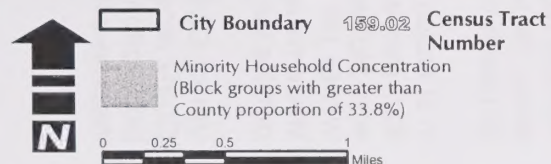


Figure 3-9
Concentration of
Minority Households

City of El Cajon
Housing Element and Consolidated Plan
2004 - 2010

Concentrations of Low Income Population

Household income is an important consideration when evaluating housing and community development needs because low income typically constrains people's ability to procure adequate housing or services. According to the 2000 Census, the households in El Cajon had a median income of \$35,566, 75 percent of the County-wide median income of \$47,067.

Income Definitions

For purposes of housing and community development resource programming, HUD and the State HCD have established different income definitions based on the Median Family Income (MFI) for a given Metropolitan Statistical Area (MSA). To avoid confusion in this combined Housing Element/Consolidated Plan document, El Cajon has adopted its own income definitions that are consistent with federal and state regulations, as well as with the Series 8 Housing Growth Projections by the San Diego Association of Governments (SANDAG). These income definitions are presented in Table 3-6.

Table 3-6
Income Definitions

HUD Definitions		HCD Definitions		El Cajon Definitions		
Income Group	% of Area MFI	Income Group	% of Area MFI	Income Group		% of Area MFI
Extremely Low Income	0-30%	Very Low Income	0-50%	Lower Income	Extremely Low Income	0-30%
Low Income	31-50%				Very Low Income	31-50%
Moderate Income	51-80%	Low Income	51-80%		Low Income	51-80%
Middle	81-95%	Moderate Income	81-120%	Moderate Income		81-120%
Upper	>95%	Upper Income	>120%	Upper Income		>120%

Note: Federal housing and community development resources are typically not available for households with above 80% of the Area MFI and therefore, differentiating the Middle Income group from the Upper Income group under the federal definitions is not critical.

Income Distribution

Based on the El Cajon income definitions specified above, almost 30 percent of the City's total households in 2000 were within Extremely Low Income (30 percent MFI) and Very Low Income (50 percent MFI) levels, and 22.4 percent were within Low Income (80 percent MFI) level. Throughout this document, the term lower income households refer to those with up to 80 percent of the County MFI.

In El Cajon, households with lower incomes (up to 80 percent of the County MFI) comprised 52.2 percent of the total households. The proportion of households with Low Income or less was higher among Hispanic (61.7 percent) and Black (63.8 percent) households than for Whites (49 percent) households (Table 3-7). Between 1990 and 2000, Hispanic, Black and White households all experienced an increase in the proportion of lower income households, but the largest increase in lower income was by Black households (Figure 3-10).

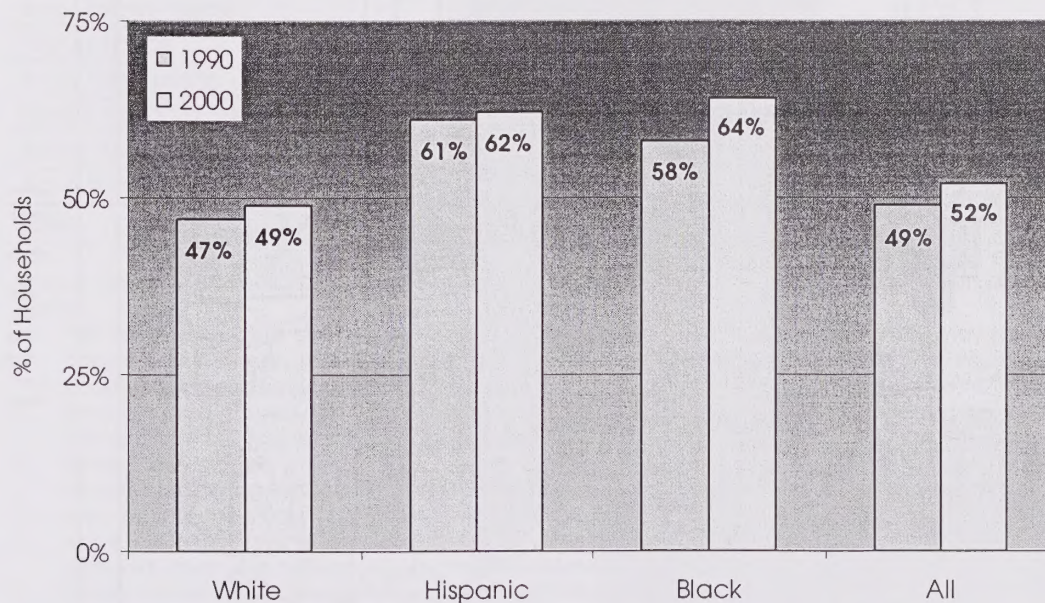
Use of CDBG funds on public improvements can only occur in income-eligible areas. The CDBG program defines income eligibility as any block group with 51 percent or more of the population earning incomes less than 80 percent of the Area MFI. Figure 3-11 illustrates the income-eligible areas in El Cajon.

Table 3-7
Household Income by Race/Ethnicity: 2000

Households	Total Households	% of Total Households	% of Extremely Low and Very Low Incomes (0-50% MFI)	% of Low Income (51-80% MFI)	% of Moderate/Upper Incomes (>80% MFI)
White	24,555	72.8%	27.0%	22.0%	51.0%
Hispanic	5,411	16.0%	38.8%	22.9%	38.3%
Black	1,596	4.7%	35.5%	28.3%	36.2%
All Households	33,715	100%	29.8%	22.4%	47.8%

Source: HUD CHAS Data Book, based on 2000 Census.

Figure 3-10: Percent of Lower Income Households
El Cajon 1990 - 2000



Source: HUD CHAS Data, 1993 and 2003

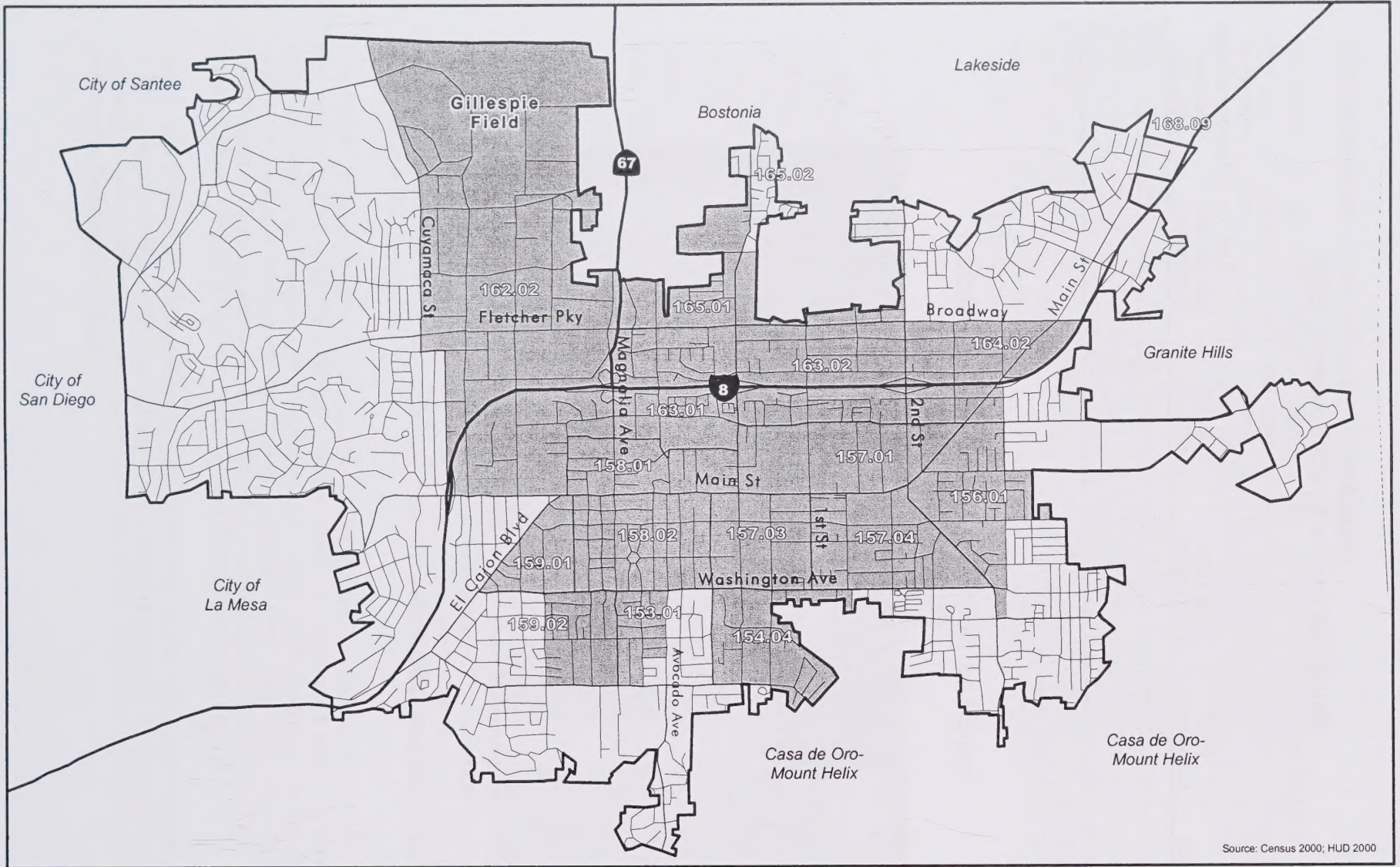
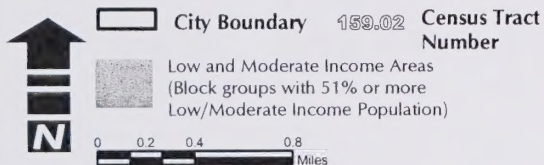


Figure 3-11

Low and Moderate
Income Areas

City of El Cajon
Housing Element and Consolidated Plan
2004 - 2010



3.1.3 Special Needs Populations

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. In El Cajon, these "special needs" groups include the elderly, disabled persons, female-headed households, large households, farmers, college students, persons with drug and/or alcohol addiction, and persons with AIDS and related diseases. An overview of licensed community care facilities in El Cajon that serve some of the special needs groups is provided in Table 3-8, followed by a detailed discussion of each of the special needs groups. As shown in Table 3-8, 112 licensed community care facilities are located in El Cajon, with a total capacity of 1,907 beds. Many of these facilities provide residential care to those with mental or developmental disabilities.

Table 3-8
Licensed Community Care Facilities

Type of Facility	Total Number of Facilities	Total Capacity (number of beds or persons)	Capacity by Type of Disability	
			Mental	Developmental
Small Family Home	3	16	0	16
Group Home	5	88	61	6
Adult Residential	59	624	345	279
Elderly Residential	37	559	0	0
Social Rehabilitation	1	14	14	0
Adult Day care	7	606	0	555
Total	112	1,907	420	856

Source: State of California Department of Social Services Community Care Licensing Division, 2003.

Notes:

1. The specialized care columns are not mutually exclusive. For example, a facility may have a total capacity of 10 beds, with 8 beds for developmentally disabled children and 4 of the 10 beds are designed to accommodate non-ambulatory children.
2. Group homes provide specialized treatment for persons under age 18. Group home residents are referred by the Department of Children and Family Services as well as the Probation Department.
3. Small family homes provide care to children in licensees' own homes. Small family residents are usually children on probation, developmentally disabled children, children with other special needs, and some foster children.
4. Adult residential facilities provide care for persons age 18 to 59 years including both developmentally disabled adults and persons suffering from mental illness or psychiatric disorders.
5. Elderly residential facilities provide care for persons age 60 and above.

Elderly and Frail Elderly

The population over 65 years of age is considered elderly and has four main concerns:

- Income: People over 65 are usually retired and living on a fixed income;
- Health Care: Because the elderly have a higher rate of illness, health care is important;
- Transportation: Many seniors use public transit; and
- Housing: Many live alone and rent.

These characteristics indicate a need for smaller, lower cost housing units with easy access to transit and health care facilities.

According to the Census, approximately 10,749 elderly persons (65 years of age and older) resided in El Cajon in 2000 and represented 11.3 percent of the total population. Approximately 4,252 persons were considered frail elderly with a disability. A

disproportionate number of senior households had lower incomes (62.4 percent) compared to all residents (52.2 percent). Approximately 34 percent of the lower income elderly households experienced one or more housing problems such as overpayment and inadequate housing. While this is lower than the citywide average, elderly residents are often less able to make improvements to their housing due to limited income and a higher rate of disabilities.

**Table 3-9
Elderly Profile**

Special Need Group	Percent of Population¹	With a Disability¹	Lower Income²	Housing Problems²
Elderly	11.3%	45.3%	62.4%	33.5%
All residents	100.0%	19.4%	52.2%	45.7%

Sources: 1) Census 2000; 2) HUD CHAS, 2003

The following Senior Apartments are located in El Cajon but many have long waiting lists:

- Broadway Apartments II, 849 N. Third St., 50 units
- El Cajon Senior Apartments, 250 E. Lexington, 100 units
- El Cajon Senior Towers, 180 Ballantyne St., 88 units
- Silvercrest El Cajon, 175 S. Anza St., 74 units
- Torrey Apartments, 228 Chamber Street, 39 units

In addition to affordable housing located near transportation, the housing needs of the elderly also include supportive housing, such as immediate care facilities, group homes, and other housing that includes a planned service component. Needed services include personal care, housekeeping, meals, personal emergency response, and transportation. As identified in Table 3-8, 37 state licensed Elderly residential facilities and 7 adult day care facilities serve the elderly in El Cajon.

The East County Council on Aging (ECCOA), located in El Cajon, provides information on services to seniors including counseling, education, emergency services, finances, health, legal, nutrition, recreation, transportation, and volunteer and employment opportunities. ECCOA also oversees the Shared Housing program which matches individuals with homeowners to reduce living costs, increase expendable income, and provide companionship and security. The Lutheran Social Services program, Caring Neighbors, uses City-allocated funds to provide minor home repairs to seniors and the disabled. In addition, City of El Cajon's Commission on Aging addresses senior issues in the community and advises the City Council on policy matters pertaining to programs, projects, and issues concerning seniors.

Currently, 23 percent or 544 of the Section 8 housing choice vouchers in El Cajon are used by elderly households. This figure has dropped significantly since 1998 when over half the vouchers were used by elderly households. As of June 2003, 459 elderly households were on the Section 8 wait list. The amount of time spent on the waiting list often varies but can be several years. These wait times can disproportionately impact the elderly, who may be frail and have health problems.

San Diego County also offers a variety of programs aimed at helping seniors and increasing affordable housing:

- The County's Health and Human Services Agency provides funding for in-home supportive services to elderly and disabled persons who need assistance to live at home.
- The County's Aging and Independence Services (AIS) provides services to older adults, people with disabilities and their family members, to help keep clients safely in their homes, promote healthy and vital living, and publicize positive contributions made by older adults and persons with disabilities. Services provided by AIS or through contracts with community-based organizations include information services, home-based services, protection and advocacy, health independence services and community enrichment.
- The County's Elder Law and Advocacy program provides free legal services to San Diego County senior citizens age 60 or older and to family caregivers of persons 60 and older.

Disabled Persons

Disability is a physical or mental condition that affects the functioning of a person. Physical disabilities can hinder access to conventional housing units and prevent persons from earning adequate income. These factors make persons with disabilities more vulnerable and a group with special housing needs. Special housing needs for persons with a disability fall into two categories, physical design to address mobility impairments and social, educational, and medical support to address developmental and mental impairments. An estimated 18,382 El Cajon residents over five years of age had one or more disabilities, comprising about 21.9 percent of the City population over five years of age.² This compares to 17.9 percent for the County of San Diego. The following discussion provides more detail on the housing needs of persons by the type of their disability.

Severely Mentally Ill

Severe mental illness includes the diagnoses of psychoses (e.g. schizophrenia) and the major affective disorders (e.g. bipolar, major depression). To qualify as chronic, the illness must have existed for at least one year. According to national estimates, approximately one percent of the adult population meets a definition of severe mental illness based on diagnosis, duration, and disability. The major barrier to stable, decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Social Security Insurance payments. With limited income, few persons in this population can afford rental housing on the open market.

Due to the lack of access to affordable housing, mentally ill persons are at greater risk of becoming homeless, or living in unstable and/or substandard housing situations. The *Regional Homeless Profile* by the Regional Task Force on the Homeless suggests that there are about 1,900 severely mentally ill homeless persons in San Diego County.

Mental Health and Vocational Services in El Cajon offers psychiatric day treatment and socialization program designed to increase functional ability of mentally/emotionally disturbed and decrease the need for hospitalization. The San Diego County Adult/Older Adult Mental Health offers a wide variety of treatment, rehabilitation and recovery services to help people who are experiencing persistent and severe mental illness or a mental health crisis. The County's Health and Human Services Agency - Adult Mental Health Administration (AMHS) is responsible for oversight, planning and program development for the public

² The Census estimates of disabilities include temporary disabilities that lasted for more than six months.

mental health adult system of care for San Diego County. The public system is responsible for providing the services for County residents who are experiencing a mental health crisis or who have, as a primary diagnosis, persistent, severe mental illness. Services are provided through direct, County-operated services and through contracts with organizational providers and individual fee-for-service providers. Table 3-8 shows that 420 beds are available at licensed community care facilities in El Cajon. The majority of beds are available through adult residential facilities.

Developmentally Disabled

According to the San Diego Association for Retarded Citizens, the term, developmental disability, describes a number of conditions that permanently restricts an individual's development. California identifies developmental disability as a diagnosis originating before age 18, of one or more of the following conditions: mental retardation, epilepsy, cerebral palsy, and autism. The definition of developmental disability also relates to a person's score on standardized intelligence tests. Persons with an IQ below 70 are typically defined as developmentally disabled. The general incidence of mental retardation in the United States has been estimated at approximately three percent of the population. With a current population of 94,819, an estimated 2,845 El Cajon residents may be considered developmentally disabled.

The San Diego County Regional Center (SDCRC) serves as a resource where families of the developmentally disabled can obtain services and/or be referred to appropriate community resources in the fields of health, welfare, and education.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutionalized environment where medical attention and physical therapy are provided. A total of 55 community care facilities in El Cajon are licensed by the State Department of Social Services to serve the supportive housing and service needs of developmentally disabled persons. These facilities provide 301 beds for developmentally disabled residents; another 555 clients are served at adult day care facilities.

Physically Disabled

To be considered physically disabled, a person must have an illness or impairment that impedes his or her ability to function independently. The special needs required for housing physically disabled individuals include not only affordability, but also special construction features to provide for access and use according to the particular disability of the occupant. The location of housing for persons with disabilities is also important because many need access to a variety of social and specialized services.

The Americans with Disabilities Act (ADA) of 1990 and amendments to the Fair Housing Act, as well as State law, require ground floor units of new multi-family construction with more than four units to be accessible to persons with disabilities. However, units built prior to 1989 are rarely accessible to persons with disabilities. Furthermore, not all new construction may have the range of modifications needed by specific individuals. Older units, particularly older multi-family structures, are very expensive to retrofit for disabled occupants because space is rarely available for elevator shafts, ramps, widened doorways, etc. In addition to changes to the units, the site itself may need modification to widen walkways and gates, and to install ramps.

This segment of the population is increasing due to lower death rates and higher longevity rates resulting from advances in medicine. According to the 2000 Census, 7,718 persons or 9

percent of the population in El Cajon indicated they had a physical disability. The proportion of physically disabled residents is two percentage points higher than the County proportion of seven percent.

Although no current comparisons of disability with income, household size, or race are available, a substantial portion of disabled persons is assumed to fall within the federal Section 8 income limits, especially those households not in the labor force. According to the Census, of the 4,546 working age (16-64 years) residents with disabilities, only 36 percent were employed.

Housing opportunities for individuals with disabilities can be addressed through the provision of affordable, barrier-free housing. Rehabilitation assistance can be targeted toward disabled renters and homeowners for unit modifications to improve accessibility. Accessible housing can also be provided via senior housing development.

Female-Headed Households

Single-parent households are likely to have special needs for housing near day care and recreation facilities and to have access to public transportation. In 2000, households headed by women comprised approximately 16 percent (5,461 households) of all households in El Cajon. Of these households, 3,549 female-headed households (65 percent) included children.

Households headed by females are especially likely to need assistance because women continue to earn less on average than men do in comparable jobs. Female-headed households also comprised a disproportionate number of families that are living in poverty. Approximately 38 percent of female-headed family households with children lived below the poverty level. Countywide, 34 percent of the female-headed family households with children lived below the poverty level.

Affordable housing needs of female-headed households can be addressed through rent subsidies, affordable housing development, and shared equity/down payment assistance. Several local and regional organizations provide social services that can help stabilize female-headed households:

- Boys and Girls Club of East County
- Consumer Credit Counseling of San Diego and Imperial Counties
- Crisis House (Family Resources Program)
- East County Community Health Services
- Heartland Human Relations and Fair Housing Association
- Planned Parenthood
- Professional Community Services
- Volunteers of America
- Women in Community Service (Job Corps)
- YMCA - Childcare Resource Service
- YMCA - Davis Grossmont Family Branch

Services to this population are a high priority with the City's local service providers. Services are delivered through a "continuum of care" developed by Crisis House, Professional Community Services, East County Community Health Services, Volunteers of America, Heartland Human Relations, and other agencies on an "as needed" basis.

Large Households

Large households, those with five or more persons, have special housing needs due to their income and the lack of adequately sized, affordable housing. As a result, large households often live in overcrowded conditions. The 2000 Census reports 4,356 households with five or more members in El Cajon, representing 12.7 percent of the total households. The comparable figure for the County in 2000 was 13.4 percent. Large renter-households were slightly more prevalent (13.9 percent) than large owner-occupied households (10.9 percent). The special census tabulations for HUD (Table 3-10) further indicates that among the large households in the City, approximately 64.2 percent experienced some form of housing problems, which include overcrowding, cost burden, or substandard housing conditions. This illustrates that El Cajon has a need for affordable housing units with three or more bedrooms. To provide affordable home ownership opportunities for low-income families, the City uses redevelopment set-aside and HOME funds to assist in the construction of family housing and provide first-time homebuyer assistance to qualified families.

Table 3-10
Large Household Profile

Special Need Group	Percent of Population¹	Lower Income²	Housing Problems²
Large Households	12.70%	59.7%	64.2%
All Households	100.00%	52.2%	45.7%

Sources: 1) Census 2000; 2) HUD CHAS, 2003

Farmworkers

According to the San Diego Regional Task Force on the Homeless, at least 7,000 day laborers and farm workers throughout San Diego County work regularly in casual labor situations and consider San Diego their home. In San Diego County, documented and undocumented aliens from Mexico, Central and South America comprise a large portion of the County's migrant farmworkers. There are 100-150 worker camps located throughout the County, primarily in the rural inland areas. Furthermore, a large portion of the region's homeless population is possibly farm workers or day laborers. The special housing needs of many agricultural workers stem from their low wages and seasonal nature of their employment. According to the California Employment Development Department (EDD), the average salary for farm workers and laborers working in the San Diego MSA in the year 2001 was \$17,769 per year. However, the 2000 Census indicates that less than 0.1 percent of the City residents were employed in the farming industry. Specifically, the urban nature of El Cajon and surrounding communities does not lead to the farmworker housing issues experienced by other portions of the County.

College Students

The college student population is another significant factor that affects housing demand. Although students represent a temporary housing need, the impact upon housing demand is critical in the immediate university areas.

San Diego State University (SDSU) had an enrollment of 27,222 full-time students in the fall of 2002. SDSU has six residence halls that house about 3,000 students (11 percent); however, most students live off-campus. Grossmont College is located in El Cajon and has an enrollment of over 16,500 students. SDSU's University Towers provides housing for

approximately 70 Grossmont College students each year. Two other colleges located in El Cajon are Cuyamaca College which has an enrollment of over 8,000 students and Christian Heritage College which has an enrollment of about 700 students. El Cajon's large rental housing stock provides housing to a large number of students in the region. In general, the number of City residents enrolled in college or graduate school amounted to 7.4 percent of the population. The demand for housing for students is substantial.

People with HIV Infection and AIDS

According to the County's Health and Human Services Agency AIDS Epidemiology Unit, there have been 237 cumulative adult AIDS cases recorded in El Cajon through November 14, 2003. The racial/ethnic breakdown of these cases is as follows: 67 percent White, 20 percent Hispanic, 10 percent Black, and 2 percent Asian/Pacific Islander. As of November 14, 2003, the County recorded a case-fatality rate of approximately 58 percent in El Cajon, leaving approximately 99 persons currently living with AIDS. The County also provided an estimate of 84 persons living with HIV. This data is provisional since HIV reporting is relatively new.

New drugs, better treatment, and preventative education have reduced the number of fatalities. Stable housing is an integral part of HIV/AIDS treatment. Persons with HIV/AIDS live longer today and require longer provision of services. Increased number of housing units must now be provided for people who are healthier and living longer, not just those who are severely ill and dying. Studies have proven that stable housing for people with HIV/AIDS reduces costly hospitalizations, allows for successful compliance with medical and medication regimens, and allows residents to address other priority issues such as mental health and substance addictions. The *Countywide Strategic HIV/AIDS Housing Plan* surveyed persons living with HIV/AIDS. Despite the fact that most of the respondents were housed, many respondents felt that they were in a precarious housing situation. Over half of all respondents indicated they would move if their rent were raised by \$50, an indicator of being at risk of homelessness. Many people living with HIV/AIDS rely on Supplemental Security Income (SSI) as their sole source of income yet they must compete for housing in a tight rental market that is out of reach for most households with very low incomes. The Countywide Housing Plan indicated that there is an acute need for more affordable permanent housing units and emergency housing resources that are accessible to persons with HIV/AIDS.

Table 3-11 lists housing resources available to residents living with AIDS/HIV. Residential facilities available regionally include emergency housing (15 beds), group homes (61 beds), and permanent housing (93 units).

**Table 3-11
Countywide AIDS/HIV Housing Support Resources***

Type	Name	Capacity
Emergency Housing	Center for Social Support and Education	15 beds
Licensed Group Homes	Fraternity House Inc.	20 beds through 2 homes
Transitional Group Homes	Saint Vincent de Paul Village, Inc.	26 beds through 2 homes
	PACTO Latino AIDS Organization	15 beds through 2 homes
Permanent Housing	Community Housing of North County	21 units
	Townspeople Inc.	8 units
	South Bay Community Services	12 units
	Sierra Vista Apartments	5 units
	Paseo Del Oro Apartments	4 units
	Shadow Hills	5 units
	Sonoma Court Apartments	2 units
	Mariposa Apartments	2 units
	Spring Valley Apartments	9 units
	Mercy Gardens	21 units
	Old Grove	4 units
Recovery Housing	Stepping Stone of San Diego	10 beds
	County AIDS Case Management	assistance for 50-70 consumers
Rental Assistance	County Housing and Community Development	100 rent subsidies through the Tenant Based Rental Assistance program (TBRA)
	Townspeople, Inc.	260 rent subsidies through the Partial Assistance Rental Subsidy (PARS) program
Information and Referral Services	Townspeople, Inc.	Housing information and referrals on programs and landlords that are sensitive to HIV/AIDS issues
	Being Alive San Diego	published a yearly HIV Consumer Guidebook
Moving Services	Being Alive San Diego	Provides consumers with moving services

*Housing Opportunities for People with AIDS (HOPWA) -funded programs, 2003
Source: County of San Diego Dept. of Housing and Community Development

In addition, permanent independent housing is provided by the Housing Opportunities for People with AIDS (HOPWA) programs administered by the County through the Tenant-based Rental Assistance (TBRA) program, which provides 100 subsidies, and the Partial Assistance Rental Subsidy (PARS) program, which provides 260 subsidies. The County's AIDS Waver division is a combination of care management and purchase of service that helps clients remain safely in the community at their highest level of independence. The program serves people of any age who are HIV symptomatic or who have AIDS. AIDS services are funded by the County of San Diego Department of Health Services through Title I of the Comprehensive AIDS Resources Emergency (CARE) Act of 1990, and include primary health care, mental health counseling, in-home care and treatment services, dental, case

management, recreation/social, outreach and education, and transportation services. The following organizations also provide services for persons infected with HIV and AIDS in San Diego County:

- Office of AIDS Coordination, San Diego County Department of Health Services
- American Red Cross
- El Cajon Public Health Center
- Professional Community Services
- Stepping Stone
- Volunteers of America

Alcohol/Other Drug Abuse

Alcohol/other drug abuse (AODA) are defined as excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems (moderate or severe abuse) at 14 to 16 percent of the adult male population, and the number of women with similar problems at 6 percent.

Abusers of alcohol and other drugs have special housing needs during treatment and recovery. Group quarters typically provide appropriate settings for treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle. The following organizations provide services for persons in El Cajon dealing with drug and/or alcohol problems:

- Hawley Center for Supportive Living
- East County Regional Recovery Center
- San Diego Health Alliance
- East County Center for Change
- Professional Community Services
- McAlister Institute

3.1.4 Estimates of Current Housing Needs

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on the 2000 Census is displayed in Tables 3-12. Based on CHAS, housing problems include: 1) units with physical defects (lacking complete kitchen or bathroom); 2) overcrowded conditions (housing units with more than one person per room); 3) housing cost burden, including utilities, exceeding 30 percent of gross income; or 4) severe housing cost burden, including utilities, exceeding 50 percent of gross income. The types of problems vary according to household income, type, and tenure. Some highlights include:

- In general, renter households had a higher level of housing problems (54 percent) compared to owner households (46 percent).
- Large family households had the highest level of housing problems regardless of income level. Almost all (99 percent) of extremely low-income and 94 percent of the very low income large family renters experienced housing problems.

- Among the other household types, a high percentage of elderly households also suffered housing problems. Approximately 74 percent of the extremely low income and 87 percent of very low income elderly renters suffered from a housing problem. Cost burden was a major component of housing problems for the elderly.

Table 3-12
Housing Assistance Needs of Low and Moderate Income Households

Household by Type, Income, & Housing Problem	Renters				Owners		Total Hhds
	Elderly	Small Families	Large Families	Total Renters	Elderly	Total Owners	
Extremely Low Income (0-30% MFI)	723	1,678	598	4,164	493	907	5,071
% with any housing problem	74%	91%	99%	89%	69%	67%	84%
% with cost burden > 50% only	50%	59%	14%	58%	45%	42%	55%
% with cost burden > 30% to 50% only	15%	5%	2.3%	6%	23%	14%	7%
Very Low Income(31-50% MFI)	489	1,558	667	3,697	779	1,285	4,982
% with any housing problem	87%	89%	94%	90%	44%	57%	82%
% with cost burden > 50% only	27%	22%	9%	22%	20%	26%	23%
% with cost burden > 30% to 50% only	50%	46%	11%	44%	24%	24%	39%
Low Income (51-80% MFI)	354	2,633	720	5,264	1,010	2,285	7,549
% with any housing problem	52%	46%	72%	48%	24%	50%	49%
% with cost burden > 50% only	7%	2%	1%	2%	10%	18%	7%
% with cost burden > 30% to 50% only	42%	27%	7%	28%	14%	25%	27%
Total Households	1,866	9,564	2,698	19,936	4,301	13,779	33,715
% with any housing problem	63%	49%	83%	54%	27%	34%	46%

Abbreviation: Hhds = Households.

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 2000.

Disproportionate Housing Need

Disproportionate need refers to any need that is more than 10 percentage points above the need demonstrated for the total households. For example, 83 percent of large renter families (a subset of renter households) experienced housing problems compared to 54 percent of all renter households or 46 percent of all households. Thus, large families that are renting have a disproportionate need for housing assistance.

Extremely Low Income Households (0-30 Percent MFI)

Compared to the percentage of the City population with a housing problem (46 percent), extremely low-income households experienced a disproportionate housing need. In this income group, 84 percent of all households had housing problems. Specifically, a higher percentage of renter households (89 percent) had housing problems compared to owners (67 percent). Extremely low-income large renter families had a higher incidence of problems (99 percent) than all households (84 percent).

Very Low Income Households (31-50 Percent MFI)

Approximately 82 percent of all very low-income households experienced one or more housing problems compared to 46 percent of all households in the City. Thus, very low-income households also have a disproportionate need compared to the general population. Again, renters experienced a greater need compared to owners, as 90 percent of renters experienced some type of housing problem, compared to 57 percent of owner households in this income group.

Specifically, very low-income large family renter households had the greatest level of need of all very low-income households, with almost 94 percent facing some type of housing problem. Approximately 87 percent of all very low-income elderly renter households had housing problems.

Low Income Households (51-80 Percent MFI)

Almost half of all low-income households experienced housing problems. In contrast to very low and extremely low income households, a higher proportion of low income owner-households (50 percent) had housing problems compared to renter households (48 percent). Large family renter households experienced the highest percent of housing problems compared to other low-income households. A large portion of the housing programs were associated with overcrowding and housing condition, rather than with cost burden.

Overall, while the City of El Cajon has a large number of lower and moderate income households requiring housing assistance, the City has also a large inventory of affordable housing, particularly in the rental housing market. Furthermore, the City has expended substantial resources to provide affordable housing opportunities for its lower and moderate-income residents through a variety of rental assistance, home ownership assistance, and rehabilitation programs. Chapter 4 of this HE/CP evaluates the City's accomplishments.

Housing and Community Development Needs Survey

As part of the 2004-2010 Housing Element and Consolidated Plan, the City conducted a simple survey to gauge the community's perception on the nature and extent of housing and community development needs. The following presents the relative ranking of housing needs by the residents:

Housing	Score
Affordable Rental Housing	3.59
Senior Housing	3.43
Homeownership Assistance	3.35
Housing for Disabled	3.34
Housing for Large Families	3.26
Rental Housing Rehabilitation	3.20
Ownership Housing Rehabilitation	3.09
Fair Housing Services	3.02
ADA Improvements	2.99
Energy Efficient Improvements	2.27
Lead-Based Paint Test/Abatement	2.09

3.1.5 Estimates of New Construction Needs

The San Diego Association of Governments (SANDAG) is in the process of developing the Regional Housing Needs Statement (RHNS). The State HCD has projected a housing growth between 107,000 and 110,000 new units for San Diego County during the 7.5-year period covering January 1, 2002 through June 30, 2009. However, this projected growth exceeded baseline projection by The San Diego Association of Governments, which indicates only 89,000 during the through this time frame. SANDAG is in the process of negotiating with State HCD on the growth projection. Once the growth projection is agreed upon between SANDAG and HCD, SANDAG will develop the Regional Housing Needs Statement (RHNS), assigning a share of the RHNA to each jurisdiction within the County.

For the 1999-2004 period, the City was assigned a future housing need of 809 dwelling units, representing 0.8 percent of the total regional housing need. Assuming the same proportional share for the City for the 2004-2010 period, the City's share may range from 754 units (based on SANDAG baseline projection) to 932 units (based on HCD high estimate). According to CHAS data by HUD, 52.2 percent of City households are lower incomes. Using the same income distribution, it can be estimated that between 394 and 487 of the RHNA units should be for households with lower incomes.

3.2 Homeless Needs

It is the goal of the City of El Cajon to coordinate services and facilities available for the homeless as a continuum of care. The goal of the continuum of care program is to help homeless residents get housing, job training, childcare, and other services. The Continuum of Care stresses permanent solutions to homelessness through comprehensive and collaborative community planning. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

The following section summarizes the housing and supportive service needs of the homeless in El Cajon, as well as persons and families at risk of becoming homeless. This section also includes an inventory of services and facilities available to serve the City's homeless population and those who are at risk of becoming homeless. Service and facility gaps in the continuum of care are also identified.

3.2.1 Nature and Extent of Homelessness

San Diego County suffers from a severe lack of affordable housing for both renters and buyers. According to the County, there are 2.1 low-income households for every low-cost rental unit. Homeless residents and those in danger of becoming homeless face a prohibitive real estate market where high rents have combined with low vacancy rate. Employment options available to the homeless populations would be unlikely to cover the cost of housing in the region.

3.2.2 Homeless Population

Current estimates of the homeless population in El Cajon (which includes urban homeless and rural homeless) by the San Diego Regional Task force on the Homeless (RTFH) is approximately 200.

3.2.3 Homeless Subpopulations

Since homelessness is a regional issue, data presented in this section is based on statistics for the entire County rather than for the City alone. Much of the data is obtained from the Regional Homeless Management Information System (HMIS) implemented by the County's Regional Taskforce on the Homeless (RTFH). The data is considered a sample of homeless populations, not a complete count.

The homeless population in San Diego County can be categorized into two broad groups: urban homeless, and farm workers and day laborers. The homeless population in El Cajon is considered urban because the City and surrounding area is primarily developed with urban uses and does not contain substantial agricultural acreage or open space.

Homeless Individuals

It is estimated that single adults comprise 64 percent of the urban homeless population with most of them between 27 and 40 years old. A fifth has been homeless for more than four years. Based on intake forms from service agencies across the County, it is believed that the majority of homeless are male adults and overwhelmingly Caucasian (60 percent). Women, either alone or as single heads of households, represent eight percent of the urban homeless. Women regularly cite abandonment by spouses, male friends or families, or flight from abusive situations as reasons for their homelessness.

Homeless service providers were asked by the RTFH to rank the top unmet needs of homeless youth. Their responses produced the following results, depicting the five top unmet needs, listed in alphabetical order. This survey did not include direct input from homeless persons.

- Alcohol and drug abuse treatment
- Emergency shelter
- Employment assistance
- Mental health treatment
- Transitional housing

Homeless youth are difficult to track because of their highly transient nature, their distrust of adults, and their distrust of services, usually born out of fear of being incarcerated or institutionalized.

Homeless Families

Homeless families make up at least a quarter of the urban homeless population in the region. Single women head the majority of homeless families. Studies conclude that half are victims of domestic violence. Homeless children have a number of developmental, behavioral, and emotional problems. According the HMIS, 72 percent of homeless children are 12 years of age or younger.

In addition to homeless families, the RTFH believes that a significant number of families are at-risk of becoming homeless. For every homeless family living in a shelter, experts estimate that there are two to three families who are on the verge of homelessness due to unstable living conditions and who need the same support services as homeless families in order to sustain permanent housing.

Veterans

Homeless veterans are more prevalent in San Diego than in other counties because of the large military presence. Five priority needs identified by the RTFH for this population are:

- Recovery services to help homeless veterans overcome drug and alcohol abuse;
- Assistance in overcoming mental health problems: anger, depression and isolation;
- Job training, placement and retention strategies;
- An increase in shelter beds which are targeted towards homeless veterans;
- Provision of affordable, stable housing.

Homeless Persons with Severe Mental Illness

Mental illness often accompanies homelessness. Not only can homelessness be a consequence of mental illness, but a homeless life may also cause and exacerbate emotional problems. Mentally ill homeless persons, particularly those who exhibit chemical dependency, constitute the largest group among the chronically unsheltered homeless population. Of those homeless persons reporting a disability to the HMIS, 22 percent noted a mental illness.

Homeless Persons with Alcohol/Drug Abuse Problems

According to the RTFH, 30 to 40 percent of urban homeless adults may actively abuse alcohol and/or drugs. Of homeless persons reporting a disability to the HMIS, 19 percent noted alcohol abuse as their disability.

Homeless Persons Suffering Domestic Violence

Many single women and women with children become homeless as the result of domestic violence. According to a study by the U.S. Conference of Mayors, 46 percent of the cities surveyed identified domestic violence as a primary cause of homelessness.³ Homeless women, therefore, often require additional counseling to work through psychological impairment from physical abuse to transition into the mainstream.

Approximately half of all homeless women are believed to be domestic violence victims, based on self-reporting and observations of program staffs. Women fleeing abuse and other threats to life at home have difficulty finding refuge in public shelters that serve the general homeless population. Most homeless shelters cannot function as a "safe house" with a confidential location. In El Cajon, the Center for Community Solutions' Project Safe House provides emergency safe shelter, food, clothing, and counseling to women and children who are affected by domestic violence.

Homeless Persons Infected with HIV/AIDS

The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or in imminent danger of becoming homeless due to their illness, lack of income or other resources, and weak support networks. The Commission further estimates that 15 percent of all homeless people are infected with HIV. Of those reporting a disability to the HMIS, two percent noted HIV/AIDS as their disability.

³ U.S. Conference of Mayors, 1998.

3.2.4 Needs of Persons Threatened with Homelessness

The "at-risk" population is comprised of lower income families and individuals who, upon loss of employment, would lose their housing and end up becoming homeless. Lower income families, especially those earning extremely low income, are considered to be at risk of becoming homeless. These families are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. In more severe cases some families pay more than 50 percent of their income for housing.

The at-risk population also includes individuals who are in imminent danger of residing in shelters or living on the streets. This is primarily due to the lack of access to permanent housing and the absence of an adequate support network, such as immediate family members or relatives in whose homes they could temporarily reside. These individuals, especially those being released from penal, mental or substance abuse facilities, require social services that help them make the transition back into society and remain off the streets.

Another at-risk population group includes those currently in foster care and who may become homeless when they reach 18 years of age. San Diego County estimates that 180 foster youths are emancipated each year.

3.2.5 Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

The County of San Diego has primary responsibility for providing regional homeless services. El Cajon is part of the Regional Continuum of Care Consortium (RCCC) system that provides services and facilities for the homeless and is comprised of 12 local government jurisdictions, 3 federal agencies, 64 non-profit service and housing providers, 14 technical assistance organizations, and 15 organizations from the faith community. The RCCC system has six components: Homeless Prevention; Outreach Services; Emergency Shelters; Transitional Housing; Permanent Supportive Housing; and Supportive Services.

The RCCC is a community-based, long-range plan that addresses the needs of homeless persons in order to help them reach maximum self-sufficiency. The RCCC is developed through collaboration with a broad cross section of the community and based on a thorough assessment of homeless needs and resources. HUD defines the RCCC as:

"...a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness."

The RCCC uses data obtained by the Regional Task Force on the Homeless (RTFH). Data included here is obtained from the RTFH and the 2003 RCCC application to HUD. According to the RTFH Homeless Services Profile, there are 3,826 total beds in emergency shelters, permanent supportive housing programs, and transitional shelters throughout the County. A total of 61 beds are located in the East County, 62 percent of these beds are in transitional shelters and most target adult men, women, and families with children.

Homeless Prevention

San Diego County housing costs are one of the highest in the nation. The increased demand and lack of affordable housing in the region places extreme challenges on lower income residents and families on the brink of homelessness. The RCCC prevention programs focus around affordable housing assistance and employment development.

- **CalWORKS:** Funds are available to individuals on public assistance to prevent homelessness by providing rent and utility payment, which are funded through TANF.
- **Workforce Partnership:** Coordinates job training and employment placement services including services for homeless veterans, youth and the disabled.
- **El Cajon Housing Department:** Coordinates the federally funded HOME program. The HOME program currently funds single-family, mobile home and multi-family rehabilitation loan and first-time homebuyer programs.
- **Federal Emergency Management Agency (FEMA):** The City's FEMA funds are used to prevent evictions, foreclosures, and utility shutoffs, all of which threaten to result in homelessness for families and individuals.
- **Housing Opportunities for Persons with AIDS (HOPWA):** Funds administered by the County are used to prevent low-income individuals with HIV/AIDS from becoming homeless. Programs include independent housing, residential services coordination, and information and referral services
- **Regional Task Force on the Homeless (RTFH):** The RTFH provides information about the prevention of homelessness while helping secure housing opportunities. The RTFH also publishes an annual detailed directory about homeless services and facilities in the region.
- **Homeless Prevention and Intervention Project:** Located in El Cajon, the Project provides case management and counseling services to address the employment, health, and emergency needs of homeless individuals

Outreach Services

Outreach services serve as the gateway into the RCCC for individuals and families that are homeless or at risk of becoming homeless. The RCCC focuses outreach efforts on the identification and engagement of the chronically homeless and families at risk. In addition, the County of San Diego's Homeless Services Specialists of the Welfare to Work Program conduct outreach to agencies in an effort to access auxiliary resources for homeless welfare recipients.

Emergency Shelter and Transitional Housing Facilities

Emergency shelters offer temporary overnight sleeping accommodations for up to a month. Emergency shelters provide a means of temporarily housing for homeless persons, but also offer opportunities to provide referrals and services. Currently, five emergency shelters are operating in the City of El Cajon:

- County Mental Health Services provides four shelter beds for the severely mentally ill homeless.
- East County Detox operated by M.I.T.E provides one shelter bed for substance abusers.
- Carlton G. Luhman Center operated by the Volunteers of America provides six shelter beds for the general homeless and targets families with children.
- Halcyon Crisis Center operated by the Community Research Foundation provides 12 shelter beds for the severely mentally ill homeless.
- ISN Rot'Il Shelter operated by the Ecumenical Council of San Diego is a Countywide Seasonal Emergency Shelter for the general population. The East County facility is located in El Cajon and has a capacity for 12 persons, with a two-month maximum stay.

Transitional housing is distinguished from emergency shelters in that it provides shelter for an extended period of and generally includes integration with other social services and counseling programs to assist in the transition to self-sufficiency through the attainment of a permanent income and housing. Transitional shelters offer housing, case management, and support services to return people to independent living. The following transitional housing facilities are located in El Cajon:

- Crisis House operates three transitional shelter facilities in El Cajon. Family Shelter is a 12-bed facility and provides referral, case management, transportation, and other support services to assist the homeless through the recovery process. Maximum stay is four months. Focus is a five-bed facility with a maximum stay of nine months. Adults with Disabilities is a 12-bed facility for adult men and women. Maximum stay is nine months.
- The Vietnam Veterans of San Diego operates a 9-bed facility in El Cajon, FOCUS, that aims to provide the necessary support and structure for homeless veterans making the transition from homelessness

Case management agencies offer emergency and supportive services to assist clients in developing a plan for achieving independent living. In El Cajon, Crisis House, Heartland Human Relations and the Salvation Army serve as case management agencies.

Voucher and Rent Subsidy Programs

Another form of emergency shelter assistance is programs that offer vouchers so that families can stay together at local motels. All entitlement cities are asked to contribute a proportional share to the County's Motel Voucher Program annually. El Cajon's proportional share is typically \$6,000 to \$8,000 per year. Beginning in 2002, the City has been contributing a larger amount directly to the Crisis House, using a combination of Redevelopment Agency

Low/Moderate Income Housing Set-aside funds and CDBG funds. Crisis House offers hotel vouchers for families with children. In addition, as a CDBG entitlement jurisdiction, El Cajon receives funding from the Federal Emergency Management Agency (FEMA) to provide emergency services for the homeless. El Cajon contributes its FEMA funds to the County's FEMA Homeless Program, which provides services such as emergency food, rent and mortgage assistance, motel vouchers, and transportation. These services are provided through United Way and Catholic Charities. Between the Crisis House motel voucher assistance and the FEMA-funded voucher assistance, El Cajon is able to provide a year-round voucher program to serve its homeless.

El Cajon Police Department

In emergency cases, the El Cajon Police Department (ECPD) is able to offer families with children motel vouchers that have been made available by various social services agencies. Homeless persons in non-emergency situations are referred to Crisis House in El Cajon or to St Vincent de Paul Village in Downtown San Diego. Working in collaboration with the region's social services agencies through the Homeless Workgroup and the El Cajon Collaborative, the El Cajon Police Department has direct contact with homeless providers in the City. This relationship allows the ECPD to better serve the homeless in the City.

3.2.6 Continuum of Care Gap

According to RTFH, the City has a homeless population of 200, with a total of 51 shelter beds for the homeless. The City has an estimated 149 unsheltered homeless. Detailed gap analysis by type of facility is not yet available.

3.3 Public and Assisted Housing Needs

3.3.1 Public Housing

No public housing project is located in El Cajon.

3.3.2 Tenant-Based Rental Housing Assistance

The City of El Cajon offers a variety of rental assistance programs for lower income residents in the City. El Cajon contracts with the Housing Authority of the County of San Diego (HACSD) to administer its rental assistance programs. Currently, 2,339 El Cajon households receive tenant-based rental assistance through HACSD. El Cajon is a significant participant in the Section 8 Voucher program. According to HACSD, El Cajon had 7.7 percent of the population served by HACSD and 22.6 percent of the total number of Section 8 vouchers. Table 3-13 summarizes the household characteristics of the recipients and those on the waiting list. Figure 3-12 shows the number of vouchers in El Cajon between 1997 and 2003.

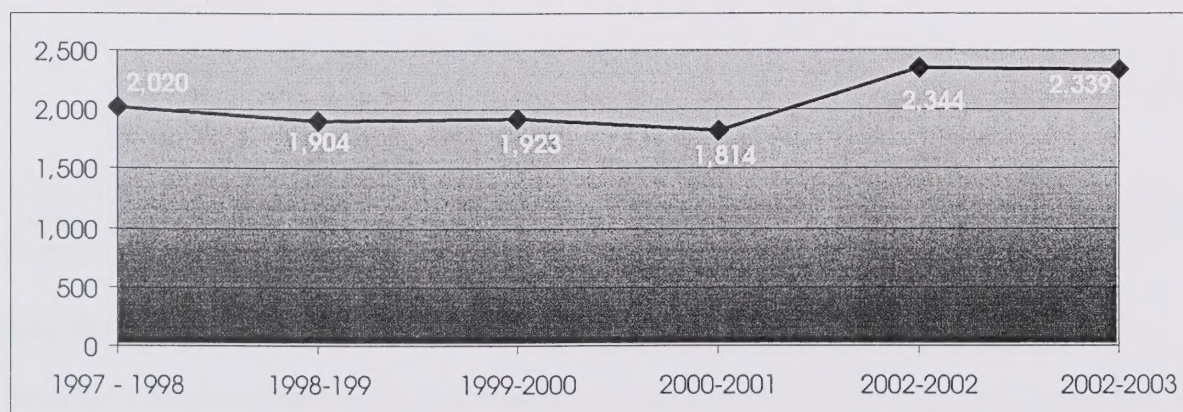
As shown, approximately 23 percent of the recipients are elderly-headed households, while 62 percent of those on the waiting list are large families. These statistics further reflect the lack of affordable large-size rental units in El Cajon.

Table 3-13
Tenant-Based Rental Assistance, 2003

Program	Elderly	Small Family	Large Family	Total
Section 8 Housing Choice Voucher	544	1,099	696	2,339
	23%	47%	30%	100%
Waiting List	458	909	2,275	3,642
	13%	25%	62%	100%

Source: Housing Authority of the County of San Diego, 2003.

Figure 3-12
Tenant-Based Rental Assistance, 2003



Source: Housing Authority of the County of San Diego, 2003.

3.3.3 Inventory of Assisted Housing Units

Table 3-14 provides data on the City's assisted multi-family housing stock by various government assistance programs.

Table 3-14
Assisted Housing Inventory and At-Risk Status

Project	Total Units	Program	Rent/FMR ¹	Units at Risk	Expiration Date
Expire before June 30, 2009					
Broadway Apartments I 1562 East Main St.	161	Section (236)(j)(1) Section 8	72%	161 128	5/31/2004
Broadway Apartments II 849 North Third St.	52	Section (236)(j)(1) Section 8	73%	52 50	6/30/2004
Key Largo Apartments 881 Key Largo Pl.	132	Section (236)(j)(1) Section 8	69%	132 105	5/31/2004
Lexington Green Apts. 1414 E. Lexington Ave	144	Section (236)(j)(1) Section 8	70%	144 110	12/31/2004
Expire between July 1, 2009 and June 30, 2014					
El Cajon Apartments 180 Ballantyne Street	88	Section 8	102%	88	12/28/2010
Silvercrest El Cajon 175 S. Anza Street	75	Section 202/8 Section 8	96%	74 74	9/18/2010

1. Rent/FMR = Contract Rent compares to Fair Market Rent

Source: HUD Multi-family Assistance and Section 8 Contract Database, 2004; California Housing Partnership

3.3.4 Assisted Housing Units At-Risk of Converting to Market Rate

The State Housing Element law and HUD Consolidated Plan regulation require cities to prepare an inventory including all assisted multi-family rental units which are eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. The State Housing Element law requires this inventory cover a ten-year evaluation period following the statutory due date of the Housing Element (July 1, 2004); whereas the HUD regulation requires the inventory to cover only the five-year planning period of the Consolidated Plan. To satisfy both state and federal requirements, this at-risk housing analysis period covers from July 1, 2004 through June 30, 2014. This analysis represents a review of current status and options, rather than a specific statement of City policy.

3.3.5 At-Risk Housing Conversion Potential

The at risk projects identified in Table 3-14 are considered at risk due to two aspects: 1) the expiring Section 8 contracts; and 2) the prepayment eligibility of HUD-insured mortgage loans. Affordable housing opportunities for low and moderate income households are available through a variety of federal funding programs. Many projects subsidized in the past with federal funding are at risk of converting to market rate housing.

Section 236 (j)(1)

The HUD Section 236 (j)(1) loan program provides preferential financing to private developers to facilitate the development of multi-family housing. In exchange, the owners are required to deed-restrict the units for low-income uses for an extended period, usually as long as the mortgages are outstanding. However, at the end of the first 20 years, the owners may prepay the remaining mortgage and opt out of any affordability control.

According to the California Housing Partnership Corporation (CHPC), the City has four projects (489 units) funded under the Section 236 (j)(1) programs. Lexington Green, Broadway Apartments I, Broadway Apartments II, and Key Largo Apartments are projects subsidized under the HUD Section 236(j)(1) program. The owner of the 144-unit Lexington Green Apartments has already notified the City of its intent to prepay the remaining mortgage and opt out of low-income use restrictions.

Section 202

Section 202 projects are targeted for seniors and persons with disabilities and are owned by non-profit organizations. Low-income use restrictions are locked-in for the full 40-year mortgage term. These projects are usually further subsidized with Section 8 rental assistance. Due to budgetary constraints at HUD, these projects face the potential risk of losing the rent subsidies as the contracts expire. The City has one Section 202 project, Silvercrest, with Section 8 rent subsidies due to expire in the year 2010.

Project-Based Section 8 Contracts

Project-based Section 8 contracts provide rental assistance that is tied to a rental development (unlike vouchers that are tied to the tenants). Many projects financed with HUD Section 236 (j)(1) and Section 202 funds also maintain Section 8 contracts with HUD. Within the City, 88 units are subsidized solely with Section 8 while 489 units are subsidized with Section 8 in addition to a Section 236 (j)(1) mortgage. In addition, 75 units are subsidized with Section 8 in addition to a Section 202 mortgage. Section 8 contracts are initially offered for 15- to 20-year terms and require renewal every five years thereafter. Due to uncertainty at the federal funding level, HUD considers all units with expiring Section 8 contracts as at risk of converting to market-rate housing.

The Multi-family Assisted Housing Reform and Affordability Act of 1997 address expiring Section 8 contracts. This act provides authority to HUD to operate a "mark-to-market" program to reduce over-subsidized Section 8 contracts, restructure project financing, and provide funds for rehabilitation needs. The bill also includes tax legislation to ensure that adverse tax consequences do not deter owners from participating in the program. In exchange for favorable tax treatment, owners would preserve units at rents affordable to low and moderate income households. Eligible projects include FHA-insured projects (e.g. Section 236 (j)(1) receiving Section 8 project-based assistance for some or all units, where rents exceed market rents (see Rent/FMR column in Table 3-14). For projects with rents below market rents, the owners may be eligible to participate in the "mark-up-to-market" program.

A total of 393 units in Lexington Green, Broadway I Apartments, Broadway Apartments II, and Key Largo Apartments in El Cajon maintain Section 8 contracts with HUD that will expire before June 30, 2009. Furthermore, the project owners may decide to discontinue low-income use of the buildings by prepaying the remaining HUD-insured mortgage (see

discussion under Prepayment-Eligible Projects). After prepayment, there may not be any incentive for the property owners to renew the expiring Section 8 contracts.

Section 8 assistance on Silvercrest and El Cajon Apartments are not due to expire until after 2009. Both Silvercrest and El Cajon Apartments are renting at near or above Fair Market Rents.

3.3.6 Preservation and Replacement of At-Risk Housing Cost Analysis

Preservation Costs

Preservation of the at risk units can be achieved in several ways: 1) facilitate transfer of ownership of these projects to or purchase of similar units by nonprofit organizations; 2) purchase of affordability covenant; and 3) provide rental assistance to tenants using other funding sources than Section 8.

Transfer of Ownership

By transferring ownership of these projects to nonprofit housing organizations, long-term low income use of these projects can be secured, and the project will be eligible for a greater range of government assistance programs.

Table 3-15 presents the estimated market value for each project to establish an order of magnitude for assessing preservation costs. According to development experts, current market values for the six at-risk projects can be estimated on the basis of each project's potential annual income, operating and maintenance expenses, and building condition. As shown, the total market value of these projects is approximately \$ \$55,502,000. Assuming a five percent downpayment is made on each project, at least \$2,775,000 downpayment cost would be required to transfer ownership of these buildings to nonprofit organizations.

However, unless some form of mortgage assistance is available to the nonprofit organizations, rental income alone from the low income tenants would not likely be adequate to cover the mortgage payment, and rental subsidy would be required.

Purchase of Affordability Covenant

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low income housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy amount received to market levels.

Table 3-15
Market Value of At-Risk Housing Projects

Project Units	Lexington Green	Broadway Apts. I	Broadway Apts. II	Key Largo	El Cajon Apts.	Silvercrest El Cajon	Total
1-bdrm	16	28	44	20	88	73	269
2-bdrm	88	91	8	70	0	0	257
3-bdrm	40	42	0	42	0	0	124
Total	144	161	52	132	88	73	650
Annual Operating Cost	\$502,200	\$552,825	\$145,800	\$460,350	\$237,600	\$197,100	\$2,095,875
Gross Annual Income	\$1,584,672	\$1,740,816	\$437,904	\$1,464,648	\$714,912	\$593,052	\$6,536,004
Net Annual Income	\$1,082,472	\$1,187,991	\$292,104	\$1,004,298	\$477,312	\$395,952	\$4,440,129
Market Value	\$13,530,900	\$14,849,888	\$3,651,300	\$10,042,980	\$5,966,400	\$4,949,400	\$55,501,613

Market value for each project is estimated with the following assumptions:

1. Obtained from San Diego County Apartment Association for Spring 2003, average market rent for 1-bedroom is \$677, 2-bedroom is \$838, and 3-bedroom is \$1,187.
2. Average bedroom size for 1-bedroom assumed at 600 square feet, 2-bedroom at 750 square feet, and 3-bedroom at 900 square feet.
3. Vacancy rate = 5%
4. Annual operating expenses per square foot = \$4.50
5. Market value = Annual net project income * multiplication factor
6. Multiplication factor for a building in poor condition is 10 (e.g. Key Largo), and for a building in good/excellent condition is 12.5 (Broadway, Broadway II, Lexington, El Cajon, Silvercrest)

Rent Subsidy

A total of 555 units that currently maintain Section 8 contracts are at risk, 393 units in four at-risk projects are due to expire within the time frame of this HE/CP and 162 units in two at-risk projects are due to expire by the year 2010. Should renewal of project-based Section 8 contracts become unavailable in the future, tenant-based rent subsidies such as Section 8 vouchers and certificates may be used to preserve the affordability of housing.

Under the HUD Section 8 program, assistance is only available to very low income households (up to 50 percent of County MFI). Thus, the discrepancy between the Fair Market Rent for a unit and the housing cost affordable by a very low income household is used to estimate the amount of rent subsidy required for that unit. Table 3-16 estimates the rent subsidies required to preserve the affordability of the existing Section 8 units to very low income households. Based on the estimates and assumptions shown in this table, approximately \$505,101 in rent subsidies would be required annually.

Table 3-16
Rent Subsidies Required

Section 8 Units	Lexington Green	Broadway Apts. I	Broadway Apts. II	Key Largo	El Cajon Apts.	Silvercrest El Cajon	Total
1-bdrm	12	22	42	16	88	74	254
2-bdrm	67	72	8	56	0	0	203
3-bdrm	31	34	0	33	0	0	98
Total	110	128	50	105	88	74	555
Total Monthly Rent Income Supported by Affordable Housing Cost of Very Low Income Households	\$130,397	\$149,213	\$46,738	\$124,092	\$78,672	\$66,156	\$595,267
Total Monthly Rent Allowed by Fair Market Rents	\$140,709	\$160,882	\$48,838	\$134,812	\$82,632	\$69,486	\$637,359
Total Annual Subsidies Required	\$123,747	\$140,028	\$25,200	\$128,646	\$47,520	\$39,960	\$505,101
Average Annual Subsidy per Unit							\$910
Average Monthly Subsidy per Unit							\$76

Notes:

- Unit mix of Section 8 units is based on proportions in the entire project.
- A 1-bedroom unit is assumed to be occupied by a 1-person household, a 2-bedroom by a 3-person household, and a 3-bedroom by a 5-person household.
- Based on 2003 Median Family Income in San Diego County, affordable monthly housing cost for a 2-person very low income household is \$1,021, for a 3-person very low income household is \$1,149, and for a 5-person very low income household is \$1,378.
- 2004 Fair Market Rents in San Diego County is \$939 for a 1-bedroom, \$1,175 for a 2-bedroom, and \$1,636 for a 3-bedroom.

Replacement Costs

The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. Assuming an average development cost of \$120,000 per unit for multi-family rental housing, replacement of the 555 units would require approximately \$66,600,000. This cost estimate includes land, construction, permits, on- and off-site improvements, and other costs.

Cost Comparison

The cost to build new housing to replace the 555 at-risk units is high, with an estimated total cost of close to \$67 million. This cost estimate is substantially higher than the cost to preserve the units by transferring ownership, which is estimated at approximately \$56 million.

Use of other forms of rent subsidies to replace Section 8 assistance does not ensure long-term unit affordability. The cost associated with rent subsidies is also high, requiring approximately \$505,101 annually.

3.3.7 Resources for Preservation

This section discusses two types of resources available for preserving at-risk housing units: a) financial resources potentially available to purchase or preserve existing units, or to build replacement housing; and b) entities with the interest and ability to purchase and/or manage at-risk units.

Financial Resources

A variety of potential funding sources are available for acquisition, subsidy, or replacement of units at risk. Due to the high costs of developing and preserving housing and limitations on both the amount and uses of funds, multi-layering of funding sources may be required.

CDBG Funds

El Cajon is an entitlement jurisdiction eligible to receive Community Development Block Grants (CDBG) from HUD for funding a wide range of community development activities. El Cajon's CDBG allocation averages approximately \$1.4 million a year. CDBG monies are one of El Cajon's primary sources of funds for low and moderate income housing assistance. El Cajon will continue to use CDBG funds to stabilize neighborhoods and preserve and upgrade the existing housing stock.

Redevelopment Housing Set-Aside Funds

The El Cajon Redevelopment Agency uses its housing set-aside funds to support new housing construction, housing rehabilitation, and first-time homebuyer assistance programs. Recently, two for-profit housing developers received loans totaling \$1.6 million from the El Cajon Redevelopment Agency to construct 12 new single-family homes and to convert a 24-unit apartment building into condominiums for first-time buyers.

HOME Funds

El Cajon is a HOME entitlement jurisdiction and receives an average of approximately \$784,000 from HUD annually for housing acquisition, construction, and rehabilitation. HOME funds are also eligible for tenant-based rental assistance, property acquisition, site improvements, and other costs related to the provision of affordable housing.

Administrative Resources

An alternative to providing subsidies to existing owners to maintain the at-risk units as low-income housing is for public or nonprofit agencies to acquire or construct housing units to replace the at-risk units. Nonprofit ownership assures the long-term commitment to maintaining these units as affordable housing for low income households. Several public and nonprofit agencies are active in providing affordable housing in the County, particularly in the East County area.

San Diego Interfaith Housing

The San Diego Interfaith Housing Federation is a certified CHDO (Community Housing Development Organization). Interfaith Housing is organized by churches interested in addressing the housing needs of low and moderate income families, the elderly, and disabled persons. Interfaith Housing owns and manages several assisted housing projects in the County. Recently, Interfaith Housing received \$807,221 in HOME funds from El Cajon to acquire vacant land and construct eight units to be sold to first-time homebuyers. The project was completed in January 2004.

San Diego Community Housing Corporation

The San Diego Community Housing Corporation is a certified CHDO. The corporation received \$366,132 in HOME funds from El Cajon to acquire land and to construct Aztec Court, a development of six single-family homes for first-time buyers.

El Cajon Community Development Corporation

The El Cajon Community Development Corporation (El Cajon CDC) is also a certified CHDO. El Cajon CDC's mission is to ensure the economic vitality of Downtown El Cajon. To that end, El Cajon CDC recognizes economic vitality in the downtown area is partially dependant on a healthy residential community surrounding and supporting it.

El Cajon CDC sponsors an annual Lend a Hand Day street revitalization project. This project is a collaborative effort of residents, the City, law enforcement, service agencies to improve blighted and decaying neighborhoods.

3.3.8 Quantified Objectives

A total of 489 housing units in El Cajon may be at risk of converting to market rate due to prepayment of the mortgage loans by the property owners. Among these 489 units, 393 units receive Section 8 rental assistance. These units could lose rental subsidies depending on funding availability from HUD, regardless of the prepayment status of the projects.

It is the City's objective to pursue preservation of these units as low-income housing. Policies and programs for preservation of these at-risk units are set forth in Chapter 4, Housing and Community Development Strategy, of this document.

3.4 Market Conditions

This section addresses characteristics of the housing supply in El Cajon, including type, age, condition, costs, and availability. The implications of these housing characteristics with respect to housing programs are also examined.

3.4.1 Housing Growth

The 2000 Census reported 35,173 housing units in El Cajon, representing an increase of two percent since 1990 (Table 3-17). This level of growth was similar to that experienced by surrounding cities with the exception of the City of San Diego. The area's housing growth was well below the countywide increase of 14 percent. Based on SANDAG estimates, El Cajon is projected to a two-percent increase in housing units between 2000 and 2010. This level of increase is considerably less than the growth estimated for the County.

Table 3-17
Housing Growth

Jurisdiction				Percent Change	
	1990	2000	2010	1990-2000	2000-2010
El Cajon	34,453	35,173	35,458	2%	1%
La Mesa	24,154	24,902	25,142	3%	1%
Lemon Grove	8,638	8,767	9,161	1%	4%
National City	15,243	15,521	15,749	2%	1%
Santee	18,275	18,810	20,191	3%	7%
San Diego City	431,722	469,756	517,775	9%	10%
Sand Diego County	946,240	1,040,149	1,161,259	10%	12%

Sources: 1990 & 2000 Census; SANDAG Projections 2000.

Housing Type

Multiple-family homes are the predominant housing type in El Cajon. According to the California Department of Finance estimates, multiple-family housing accounted for over half of the housing stock in the City (Table 3-18). El Cajon has the largest proportion of multiple-family units compared to the County or neighboring jurisdictions. Single-family housing represented 43 percent of the housing stock in the City, the lowest proportion in the County or neighboring jurisdictions. The dominance of multi-family housing reflects the limited amount of vacant land in El Cajon available for new housing.

Table 3-18
Housing Type - 2003

Jurisdiction	Total Households	Housing Type		
		Single Family	Multiple Family	Mobile home
El Cajon	35,318	43%	52%	5.8%
La Mesa	24,986	52%	46%	1.4%
Lemon Grove	8,748	74%	25%	1.1%
National City	15,451	51%	46%	2.8%
Santee	18,768	65%	22%	13.3%
San Diego City	482,424	56%	43%	1.3%
San Diego County	1,077,172	61%	35%	4.4%

Source: CA Dept. of Finance, 2003 Estimates

Housing Tenure and Vacancy

The tenure distribution of a community's housing stock (owner versus renter) influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment (cost burden), while faced by many households regardless of tenure, is far more prevalent among renters. Tenure preferences are primarily related to household income, composition, and age of the householder.

El Cajon is a predominantly renter-occupied community with 59 percent of households being renter-occupied. This trend is partially explained by the large amount of multi-family housing in the City.

Table 3-19
Housing Tenure

Jurisdiction	2000		
	Owner %	Renter %	%Vacant
El Cajon	41%	59%	2.82
San Diego County	55%	45%	4.45

Source: Census 2000; CA Dept. of Finance, 2003 Estimates

A good vacancy rate varies depending on the proportion of rental housing in a jurisdiction. As a rule, five to eight percent vacancy is average. At that rate, vacant units are available to facilitate mobility and property owners should be able to increase rents moderately without placing undue burden on tenants. When vacancy rates drop below five percent, the increased demand and reduced supply allow rental rates to rise. In 2003, the California Department of Finance reported a vacancy rate of 2.82 percent. Countywide, the housing vacancy rate was 4.45 percent.

3.4.2 Housing Costs and Affordability

Ownership Housing Cost

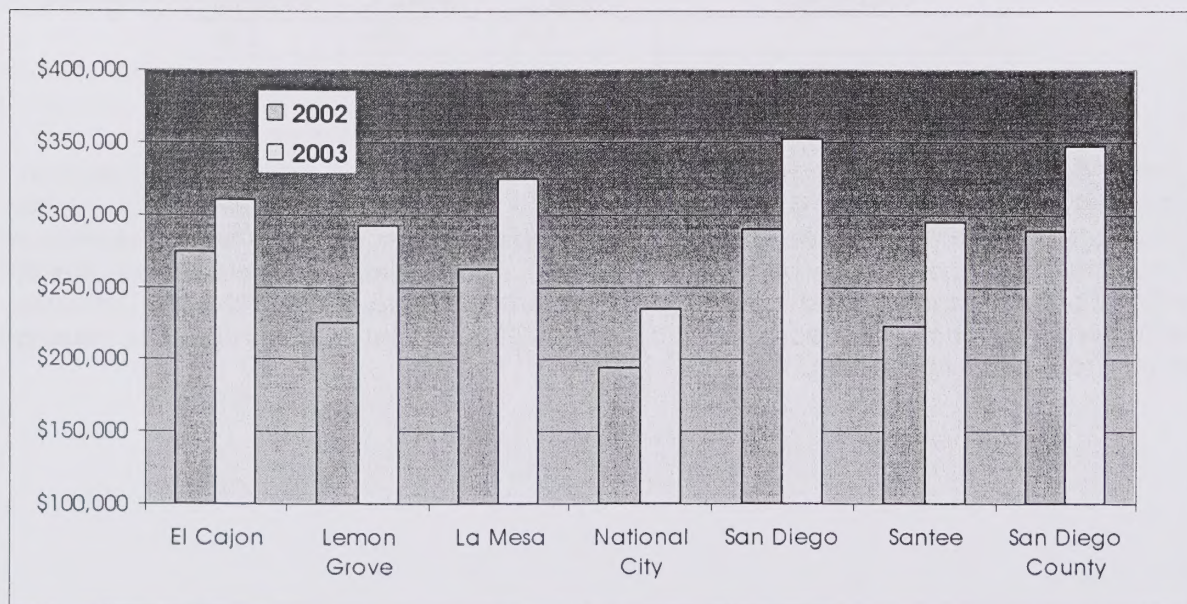
According to the California Association of Realtors (CAR), the median price for a home in El Cajon rose 13 percent between 2002 and 2003. In 2002, the median home price was \$275,000 and increased to \$310,500 in 2003. Home prices in surrounding jurisdictions increased at higher rates than in El Cajon. Santee, for example, had a 32.3-percent increase in home prices between 2002 and 2003 (Figure 3-13). Between first and third quarter of 2003, the median home price increased another 10 percent countywide during that six-month period. Prorating this level of growth for six months to a one-year period would mean that housing prices in El Cajon and National City are growing faster than one year ago, while housing prices in most other communities are growing at slightly slower rates.

Table 3-20
Median Home Prices

	Third Quarter 2003	First Quarter 2003	First Quarter 2002	% Change 2002-2003	% Change 1 st Qtr – 3 rd Qtr 2003
El Cajon	336,000	\$310,500	\$275,000	12.9%	8.2%
Lemon Grove	315,000	\$292,000	\$225,750	29.3%	7.9%
La Mesa	355,000	\$325,000	\$262,250	23.9%	9.2%
National City	275,182	\$235,000	\$195,000	20.5%	17.1%
San Diego	390,000	\$352,750	\$290,000	21.6%	10.6%
Santee	319,000	\$295,000	\$223,000	32.3%	8.1%
San Diego County	382,000	\$347,182	\$289,000	20.1%	10.0%

Source: California Association of Realtors, March 2004.

Figure 3-13
Median Home Prices 2002 - 2003



Source: California Association of Realtors, 2003.

Every year, the National Association of Home Builders (NAHB) tracks the ability of households to afford a home in almost 2000 metropolitan areas across the country. NAHB develops an Housing Opportunity Index (HOI) for a given area that is defined as the share of homes sold in that area that would have been affordable to a family earning the median income. The San Diego metropolitan area was the ninth least affordable area in the nation. In 2003, only 21 percent of the homes sold in the San Diego metropolitan area were affordable to the median family. As affordability drops, lower income families are most acutely affected. The current prices may be attributable to a housing shortage caused by a continuing decline in housing production during the 1990s, consistent strong demand, and reasonable mortgage rates.

Rental Housing Cost

As previously stated, El Cajon is a predominantly renter-occupied community, with 59 percent of the households being renters. Given the strong rental market in the City, it is important to evaluate the affordability of the rental housing stock.

The number of people priced out of the homeownership market is steadily increasing. Consequently, there has been a noticeable shift in tenure trends, with increasing number of people remain in the rental market, exacerbating the competition for scarce affordable housing units. According to the 2000 Census, the median gross rent in the El Cajon was \$671. Almost 57 percent of all residents in renter-occupied units paid between \$500 and \$749 in rent and 9 percent of residents had rents above \$1,000.

The San Diego County Apartment Association (SDCAA) publishes average rental rate information each year. Table 3-21 displays the average rent by jurisdiction. While the County as a whole saw rents rise between 7 and 9 percent, El Cajon experienced rent increased varied between 5 and 18 percent between 2002 and 2003. The estimated average rental rates in El Cajon in 2003 were \$599 for a studio, \$732 for a one-bedroom, \$838 for a two-bedroom, and \$1,187 for a three-bedroom.

Rental Assistance Programs such as Section 8 rental assistance and Senior Home Sharing program are funded in part by the City of El Cajon. The City contracts with the Housing Authority of the County of San Diego to administer the Section 8 rental assistance programs. Home Sharing assists seniors in locating roommates to share existing housing in the community. The Home Sharing Program is partially funded by the El Cajon Redevelopment Agency and administered by the East County Council on Aging.

Table 3-21

Current Rental Rates in El Cajon and Surrounding Jurisdictions

Jurisdiction	# of Rooms	Spring 2002 Average rents	Fall 2002 Average Rents	Spring 2003 Average Rents	Percent Change 2002 - 2003
El Cajon	Studio	\$551	\$605	\$599	9%
	1 BR	\$643	\$666	\$677	5%
	2 Br	\$764	\$791	\$838	10%
	3BR	\$1,010	\$1,150	\$1,187	18%
Lemon Grove	Studio	\$400	\$435	\$435	9%
	1 BR	\$667	\$606	\$647	-3%
	2 Br	\$844	\$755	\$801	-5%
	3BR	\$1,175	\$1,100	\$1,033	-12%
La Mesa	Studio	\$572	\$692	\$670	17%
	1 BR	\$731	\$798	\$732	0%
	2 Br	\$856	\$903	\$922	8%
	3BR	\$1,099	\$1,403	\$1,319	20%
National City	Studio	\$557	\$529	\$515	-8%
	1 BR	\$555	\$579	\$521	-6%
	2 Br	\$713	\$643	\$639	-10%
	3BR	\$966	\$1,000	\$1,081	12%
San Diego	Studio	\$608	\$628	\$663	9%
	1 BR	\$728	\$753	\$790	9%
	2 Br	\$968	\$996	\$1,031	7%
	3BR	\$1,346	\$1,385	\$1,452	8%
Santee	Studio	\$350	\$370	\$540	54%
	1 BR	\$748	\$713	\$803	7%
	2 Br	\$826	\$783	\$954	15%
	3BR	\$1,209	\$1,096	\$1,165	-4%
San Diego Region	Studio	\$602	\$608	\$653	8%
	1 BR	\$715	\$744	\$775	8%
	2 Br	\$925	\$953	\$987	7%
	3BR	\$1,250	\$1,316	\$1,361	9%

Source: San Diego County Apartment Association, 2003.

Housing Affordability

Housing affordability is dependent upon income and housing costs. Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups. According to the HUD income guidelines for 2003, the Median Family Income (MFI) in San Diego County is \$60,100. Median income for an Extremely Low Income household (0-30 percent MFI) earns up to \$19,150, a Very Low Income household (31-50 percent MFI) earns up to \$31,900, a Low Income households (51-80 Percent MFI) earns up to \$51,500, and a Moderate Income household (81-120 percent MFI) earns up to \$72,100. Note that these income levels assume a family of four persons; income limits are adjusted according to family size.

Assuming that the potential homebuyer within each income group has sufficient credit, downpayment (10 percent), and maintains affordable housing expenses (i.e. spends no

greater than 30 percent of their income on the mortgage, taxes and insurance), the maximum affordable home prices are presented in Table 3-22. Maximum affordable home prices can be determined for a household at the top of that income category and for a household size of four. Given the median home prices shown in Table 3-20, home ownership is beyond the reach of most extremely low and very low income households, and most low-income households may only be able to afford condominium units or small-size single-family homes. Similarly, extremely low income households cannot afford the median rents in virtually the entire City and very low income households are confined to studio and one-bedroom apartments.

Table 3-22
Affordable Housing Costs by Income

Income Group	Median Income	Monthly Affordable Payment	Property Taxes, Insurance	Maximum Affordable Home Price
Extremely Low (0-30% MFI)	\$19,150	\$479	\$200	46,554
Very Low (31-50% MFI)	\$31,900	\$798	\$200	99,788
Low (51-80% MFI)	\$51,050	\$1,276	\$250	171,392

Note: Calculation of affordable mortgage and home price based on a 7% interest rate, 10% downpayment, and Area Median Family Income of \$60,100 for 2003.

3.4.3 Housing Condition

Age of Housing Stock

The age of housing is commonly used by state and federal housing programs as a factor to estimate rehabilitation needs in communities. Typically, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. Approximately 46 percent of the City's housing stock is over 30 years old, indicating the potential need for rehabilitation and continued maintenance for a significant portion of the City's housing (Table 3-23).

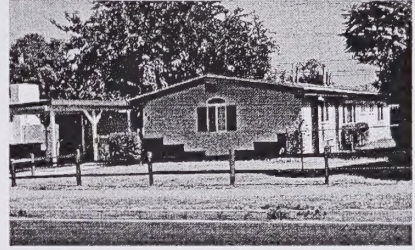
Table 3-23
Age of Housing Stock: 2000

Year Built	Number of Units	Percent of Total
1939 or earlier	526	1.5%
1940-1949	1,629	4.6%
1950-1959	6,663	18.9%
1960-1969	7,224	20.5%
1970-1979	11,437	32.5%
1980- 1989	5,809	16.5%
1990-2000	1885	5.4%
Total	35,173	100.0%

Source: Census 2000

In an effort to improve overall housing conditions in El Cajon, the City operates a Code Enforcement program. The Community Development and Fire Departments perform the code enforcement function for the City. Identification of potential code violations occurs primarily through informal field observations, as well as complaints received from residents. The City utilizes general funds and CDBG funds to finance code enforcement activities.

The City also provides housing rehabilitation assistance to lower income homeowners through the City's CDBG and HOME Programs. The HOME program currently provides rehabilitation assistance to single-family, mobile home and multiple-family units and downpayment assistance to first-time homebuyers.



A single-family rehabilitation project

Housing Deficiencies

Available Census data also offers two indicators of housing stock deficiencies: the number of units lacking complete plumbing and kitchen facilities. As indicated in Table 3-24, approximately 365 units in the City lacked complete plumbing or were without kitchen facilities. The rate of substandard units was lower for the City than for the County.

Table 3-24
Housing Stock Deficiencies: 2000

Jurisdiction	Units lacking Complete Plumbing		Units lacking Complete Kitchen Facilities	
	Number of Units	% of Total Units	Number of Units	% of Total Units
El Cajon	196	0.6%	273	0.8%
San Diego County	7,157	0.7%	9,339	0.9%

Source: 2000 Census.

Lead-Based Paint Hazards

Health Hazard of Lead

Lead poisoning is the number one environmental hazard to children in America today. Approximately 434,000 children across the U.S. aged one to five years have lead blood levels greater than the Center for Disease Control (CDC) recommendations. Lead's health effects are devastating and irreversible. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; and hyperactivity and aggressive behavior. Several factors contribute to higher incidences of lead poisoning:

- Children under two are especially vulnerable
- Low Income children are at eight times higher risk for lead poisoning than wealthy children
- Black children have five times higher risk than White children
- Hispanic children are twice as likely as White children to have lead poisoning
- Children in older housing are at higher risk
- Up to 50 percent of children in distressed neighborhoods have some level of lead poisoning

CDC has determined that a child with a blood lead level of 15 to 19 ug/dL is at high risk for lead poisoning and a child with a blood lead level above 19 ug/dL requires full medical evaluation and public health follow-up.

Incidence of Lead Hazards

San Diego County's Childhood Lead Poisoning Prevention Program (CLPPP) provides services and information to City and County residents regarding childhood lead poisoning and prevention. Specifically, program staff offers case management and home investigations for children with elevated blood lead levels. They also provide outreach services and information regarding lead poisoning, childhood testing and treatment, prevention practices etc. In addition, CLPPP staff distributes literature to tenants and landlords during inspections to help educate the public about lead-safe practices. The CLPPP collects data to monitor and evaluate the extent of the lead poisoning problem in San Diego. The following table list childhood lead poisoning prevention resources available to City residents.

The cases of children with elevated blood lead levels are tracked by zip code (Table 3-26). This data assist staff in focusing efforts on areas with the greatest potential for problems. In the second half of 2003, there were no reported lead poisoning cases in El Cajon. Chelation therapy is used to treat lead poisoning by removing toxins and heavy metal from the bloodstream through intravenous drips of EDTA, a synthetic amino acid. In the last two years, no case required Chelation therapy. Overall, only 1.6 percent of all lead poisoning cases in the County from 2001 through 2003 were reported in El Cajon. Because of the high-cost of lead-paint abatement, the City will no longer accept properties with lead-based paint for First-time Homebuyer Program loans.

Estimating Number of Housing Units with Lead-Based Paint

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint. Starting in 1978, the use of all lead-based paint on residential property was prohibited. National studies estimated that 75 percent of all residential structures built prior to 1978 contain lead-based paint (LBP) and that older structures have the highest percentage of LBP.

In assessing the potential LBP hazard of these older structures, several factors must be considered. First, not all units with lead-based paint have lead-based paint hazards. Only testing for lead in dust, soil, deteriorated paint, chewable paint surfaces, friction paint surfaces, or impact paint surfaces provides information about hazards. Properties more at risk than others include:

- Deteriorated units, particularly those with leaky roofs and plumbing
- Rehabilitated units where there was not a thorough cleanup with high-phosphate wash after the improvements were completed

CHAS data provide the number of housing units constructed before 1970 that were occupied by lower income households. This data can be used to approximate the extent of LBP hazards among lower income households. While information on units constructed before 1978 is not available from CHAS, estimates based on the pre-1970 stock provide a conservative depiction of the extent of LBP hazards. Citywide, an estimated 5,831 units occupied by lower income households (0-80 percent MFI) may contain LBP (Table 3-27).

Table 3-25
Resources to Prevent Childhood Lead Poisoning

Resource	Description
County Resources	
Childhood Lead Poisoning Prevention Program (CLPPP)	Professional education and material
	Elevated lead test reporting
	Lead poisoning case management
Department of Environmental Health	Lead inspections
	Abatement information
Childhood Health and Disability Prevention Program (CHDP)	No-cost child blood lead testing for low-income families
Community Clinics (countywide)	Child blood lead testing
Community Clinics in the City of San Diego:	
Comprehensive Health Center (4 locations)	
La Maestra Family Clinic	
Operation Samahan	
San Diego American Indian Health Centers	
San Diego Family Care (2 locations)	
San Ysidro Health Center	
University of California Cooperative Extension	Nutrition education
Legal Aid Society of San Diego Inc.	Legal information
State Resources	
California Childhood Lead Poisoning Prevention Branch	Information and advocacy
Lead Safe School	Information and prevention
California Lead Poisoning Hotline (EPA branch)	Information and lead inspections
Occupational Lead Poisoning Prevention Program	Information and prevention
State Food and Drug Branch Hotline	To report foods with lead sold in the U.S.
State Lead Related Construction Information Line	Information and prevention
Federal Resources	
National Lead Information Center (NLIC)	Information and prevention
Alliance for Healthy Homes	Information and prevention
EPA Safe Drinking Water Hotline	Test drinking water
The National Center for Healthy Housing	Information and prevention
U.S. Center for Disease Control/Prevention (CDC)	Information and prevention
Environmental Defense Fund (EDF)	Information about lead in tableware

Source: San Diego County Childhood Lead Poisoning Prevention Program (CLPPP), 2003

Table 3-26
El Cajon Lead Cases January 1, 2001 to December 22, 2003

	City of El Cajon	Other County Areas	Total San Diego County
Total reported lead cases 1/1/01-12/22/03 (confirmed blood level greater than or equal to 15 ug/dL)	3	190	193
New cases from July 1, 2003 - Dec 22, 2003	1	44	45
Total cases (1/1/01-12/22/03) requiring chelation therapy	0	5	5
Gender distribution (cases from July 1, 2003 - Dec 22, 2003 with gender information available)			
Male	2	59	106
Female	1	85	86

Source: San Diego County Childhood Lead Prevention Program; Community Epidemiology, County of San Diego

Table 3-27
Number of Housing Units with Lead-based Paint Occupied by Lower Income Households

Year Units Built	No. of Units Occupied by Lower Income Households			Percent Units with LBP	Estimated No. of Units with LBP and Occupied by Lower Income Households		
	Extremely Low (0-30% MFI)*	Very Low (31-50% MFI)	Low (51-80% MFI)		Extremely Low (0-30% MFI)	Very Low (0-50% MFI)	Low (51-80% MFI)
Before 1970	473	2,172	5,686	70%	331	1,520	3,980

*Owner occupied units for extremely low income group not available. Figure includes only rental units

Source: HUD CHAS Data, 2003.

3.5 Barriers to Affordable Housing

Constraints to the provision of adequate and affordable housing are posed by market, governmental, and infrastructure and environmental factors. These constraints may result in housing that is not affordable to low and moderate income households, or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact households with low and moderate incomes and special needs.

3.5.1 Market Constraints

Construction and Land Costs

A significant cost associated with building a new house is the cost of building materials. Construction costs for wood frame, single-family construction of average to good quality average about \$107 per square foot while custom homes and units with extra amenities run somewhat higher. The costs for wood frame, multi-family construction average about \$95 per square foot, exclusive of parking. The City's ability to mitigate high construction costs is limited without direct subsidy.

The limited supply of residentially designated vacant land in El Cajon has accounted for increases in land costs. While the County has vast acreage of undeveloped land, the environmental and infrastructure constraints associated with these areas have made development costly if not infeasible, and driving up land costs in developed areas. Higher density zoning could reduce the cost per unit of land, but land zoned for higher densities commands a higher market price. Density bonuses may be used by the City as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

Availability of Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. The disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within El Cajon is shown in Table 3-28. The status of "other" loans indicates loan applications that were withdrawn by the applicant or closed for incompleteness.

Home Purchase Financing

In 2002, El Cajon residents submitted 1,969 applications for home purchase loans. Among these applications, 82 percent were approved, 10 percent were denied, and 8 percent were withdrawn or closed. Applicants earning more than 120 percent of the County Median Family Income (MFI) submitted the largest portion of applications, accounting for 41 percent of the total. Lenders received only 50 applications from households earning less than 50 percent of the County MFI, comprising less than 3 percent of the total applications submitted.

Typically, higher approval rates correlate to higher incomes, as income is a key factor in accessing financing. Applicants earning 80 to 100 percent of MFI had the highest approval

rate, followed by applicants earning more than 120 percent of MFI. In comparison, only 48 percent of applications from households earning less than 50 percent of MFI were approved, though this approval rate could be skewed by the small sample size.

Home Improvement Financing

In contrast to the high number of home purchase loans submitted, lenders received only 246 applications for home improvement financing in 2002. Home improvement financing is typically more difficult to acquire than home purchase financing, as lenders often have strict equity requirements. Among the applications submitted, 51 percent were approved, 31 percent were denied, and 18 percent were withdrawn or closed. Approval rates correlated well with income, as applicants earning more than 120 percent of MFI had the highest approval rate (65 percent), while applicants earning less than 50 percent of MFI had the lowest (13 percent).

Table 3-28
Disposition of Home Purchase and Home Improvement Loan Applications

Income Level (% MFI)	Home Purchase Loans				Home Improvement Loans			
	Number	% Approved	% Denied	% Other	Number	% Approved	% Denied	% Other
<50%	50	48%	34%	18%	23	13%	78%	9%
50-80%	242	74%	13%	13%	39	33%	39%	28%
80-100%	277	84%	9%	7%	35	51%	29%	20%
100-120%	294	79%	10%	11%	27	56%	22%	22%
>=120%	812	83%	8%	9%	112	65%	22%	13%
N/A	294	90%	6%	4%	10	40%	30%	30%
Total	1,969	82%	10%	8%	246	51%	31%	18%

Source: Home Mortgage Disclosure Act, 2002

3.5.2 Governmental Constraints

Actions by the City can have an impact on the price and availability of housing in the City. Land use controls, site improvement requirements, building codes, fees, and other local programs to improve the overall quality of housing may serve as a constraint to housing development. Most of the City's development standards and procedures are codified in the municipal code. The City's Zoning Ordinance can be viewed at <http://municipalcode.lexisnexis.com/codes/elcajon>. The following public policies, standards, and procedures can affect overall housing availability, adequacy, and affordability.

Land Use Controls

The Land Use Element of the El Cajon General Plan and corresponding zoning provide for a full range of residential types and densities dispersed throughout the City. The El Cajon Land Use Element has designated close to 4,200 acres (49 percent) of the City's total land inventory for residential uses, including single-family homes, multi-family units, mobile homes and group quarters. Residential densities in El Cajon cover a wide spectrum, including the following categories:

- Low-Low Density (3 or fewer units/acre)
- Low Density (3-10 units/acre)
- Low-Medium Density (10-18 units/acre)
- Medium Density (18-20 units/acre)
- High Density (20-30 units/acre)

In addition to these residential categories, the El Cajon General Plan has also established the Downtown Special Development Area designation to provide for mixed use development in the area located around the historically important intersection of Main Street and Magnolia Avenue. This designation would allow residential development to be mixed with offices and/or retail uses.

Residential Development Standards

El Cajon has established development standards to evaluate site development plans for multiple family projects. Variances and conditional use permits are reviewed by the Planning Commission. Specific plans, planned unit developments, and planned residential developments are reviewed by the Planning Commission and City Council. All appeals of any decisions regarding development are considered by the City Council.

El Cajon's residential development standards are summarized in Table 3-29. These residential development standards are not viewed as a constraint to housing development by local developers. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the quality of the physical environment.

The City also requires a Site Development Plan (SDP) approval for a second-family unit or "Granny" flat. The application fee for a SDP is \$2,500 and requires a determination by the Planning Director. The Planning Director may refer the project to the Planning Commission for determination. The processing time is four weeks from submittal of a complete application to the Planning Director and approximately eight weeks if the project is referred to the Planning Commission.

The El Cajon Zoning Ordinance allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in the commercial and industrial zones (M and C-M zones), subject to approval of a site development plan (SDP). In addition, subject to the approval of a Conditional Use Permit (CUP), the Zoning Ordinance permits the development of board and care facilities for more than six persons, including transitional housing facilities, in the City's multi-family zones.

Table 3-29
Residential Development Standards

Zoning	Density	Min. Lot Area	Min. Lot Width	Setback			Max. Height	Max. Lot Coverage	Open Space	Parking
				Front	Side	Rear				
R-E-40	1 du/ac	40,000 sf	100 ft	30 ft	15-20 ft	25 ft	35 ft	30%	N/A	2 garaged spaces
R-E-20	2 du/ac	20,000 sf	100 ft	20 ft	6-20 ft	25 ft	35 ft	40%	N/A	2 garaged Spaces
R-S-14	3 du/ac	14,000 sf	90 ft	20 ft	6-20 ft	25 ft	35 ft	40%	N/A	2 garaged Spaces
R-S-9	4.8 du/ac	9,000 sf	70 ft	20 ft	6-20 ft	25 ft	35 ft	40%	N/A	2 garaged Spaces
R-1-6	7 du/ac	6,000 sf	60-70 ft	20 ft	5-20 ft	15 ft	35 ft	40%	N/A	2 garaged Spaces; tandem permitted
R-2-R	7 du/ac	6,000 sf	50 ft	20 ft	5-20 ft	10 ft	20 ft	40%	400 sf/unit	2 garaged Spaces
R-2	10 du/ac	6,500 sf	65 ft	20 ft	6-10 ft	12 ft	35 ft	50%	225 sf/unit	2 spaces per studio or 1-bedroom unit; 2.25 spaces per unit with 2+ bedrooms; developments with 10+ units must designate 10% of spaces as visitor parking; for every 25 spaces, 1 additional space for loading.
R-3-R	17 du/ac	7,000 sf	70 ft	20 ft	6-10 ft	12 ft	20 ft	55%	225 sf/unit	
R-3	20 du/ac	7,000 sf	75 ft	10 ft	6-10 ft	12 ft	35 ft	55%	225 sf/unit	
R-4	29 du/ac	7,000 sf	70 ft	10 ft	5-10 ft	10 ft	45 ft	60%	225 sf/unit	
R-5	No Max.	20,000 sf	100 ft	20 ft	15-20 ft	15 ft	No Max.	50%	225 sf/unit	
R-P	20 du/ac	7,000 sf	70 ft	10 ft	5-10 ft	12 ft	35 ft	55%	225 sf/unit	

Source: City of El Cajon Zoning Ordinance.

Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify sites to be made available through appropriate zoning and implement development standards to encourage and facilitate the development of housing for all economic segments of the community. This includes single-family homes, multi-family housing, manufactured housing, mobile homes, second family units, transitional housing, and community care facilities.

El Cajon provides for a wide range of housing types throughout the community. Table 3-30 summarizes the housing types permitted in each of the City's primary residential zones. Each residential use is designated by a letter denoting whether the use is permitted by right (P), conditionally permitted (C), or not permitted (--).

Table 3-30
Housing Types in Residential Zones

Housing Type	Zoning District											
	R-E-40	R-E-20	R-S-14	R-S-9	R-1-6	R-2-R	R-2	R-3-R	R-3	R-4	R-5	R-P
Single-Family	P	P	P	P	P	P	P	P	P	P	P	P
Multi-Family	--	--	--	--	--	P ²	P	P	P	P	P	P
Manufactured Housing	P	P	P	P	P	P	P	P	P	P	P	P
Mobile Home Parks	C	C	C	C	C	C	C	C	C	C	C	C
Second Units ¹	P	P	P	P	P	P	P	P	P	P	P	P

¹ Second Family Units are permitted in any residentially zoned lot in the City which contains only one-single family dwelling upon such lot, subject to approval of a Site Development Plan by the Planning Director.

² Second and third detached single-family dwellings are permitted and subject to Site Development Plan process.

Single-Family Housing

Single-Family housing is permitted in all residentially zoned districts.

Multi-Family Housing

Multi-family housing represents 52 percent of the housing stock in El Cajon. The Zoning Ordinance provides for multiple family developments in the R-2, R-3-R, R-3, R-4, R-5, and R-P districts. Residential development ranges from 10 units per acre to 29 units per acre, with no maximum density in the R-5 district.

Manufactured Housing

Pursuant to State law, the City allows manufactured housing if placed on a permanent foundation, in all residential zones. Such housing is subject to the same development standards and design review criteria as wood-framed housing as set forth by the zoning district.

Mobile Home Parks

Mobile Home Parks are permitted subject to the approval of a conditional use permit within the Mobile Home Overlay Zone.

Second Units

Second units are attached or detached dwelling units that provide complete independent facilities for one or more persons. Second units are permitted on all residentially zoned lots which only have a single-family dwelling on such lot and pursuant to approval of a Site Development Plan (SDP).

Facilitating Special Needs Housing

Transitional Service Centers/Emergency Shelters

Transition service centers are permanent facilities designed and operated to provide direct, indirect, referral and/or counseling services to persons who have no permanent residence or who are in need of assistance. The El Cajon Zoning Ordinance permits Transition service centers by right in C-M and M zones subject to approval of a Site Development Plan. Transition service centers include homeless shelters.

Board and Care Facilities

The Lanterman Development Disabilities Services Act (Section 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the

care of six or fewer disabled persons is a residential use for the purposes of zoning. A State-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes than otherwise required for homes in the same district.

The board and care facilities category includes rest homes, sanitariums, fraternity houses, sorority houses, boardinghouses, rooming houses, and other similar types of operations. The El Cajon Zoning Ordinance permits board and care facilities of six or fewer residents within all residential zones except for the R-P zone in which a CUP is required.⁴ Board and care facilities with more than six residents are permitted with a CUP in R-2, R-3-R, R-3, R-4, R-5, and R-P zones. Board and care facilities, regardless of the number of residents, are permitted with a CUP in O-P, C-1, C-2, and C-R zones.

Table 3-31
Housing Types Permitted in Major Zones

Housing Type	Residential	Commercial
Transitional Service Centers/Emergency Shelters	Not Permitted	Permitted in C-M and M zones; requires CUP in C-2 and C-R zone
Board and Care Facilities		
6 or fewer residents	Permitted in all residential zones; requires CUP in R-P zone	Permitted with CUP in O-P, C-1, C-2, and C-R zones
More than 6 residents	Permitted with CUP in R-2, R-3-R, R-3, R-4, R-5, and R-P zones	

Housing for Persons with Disabilities

In compliance with SB 520, the City reviewed its building code, Zoning Ordinance, and development procedures to determine if constraints exist to accommodate the housing needs of persons with disabilities.

Building Code: The City adopted the Uniform Building Code. No local amendments have been made which would be a constraint to the development of housing for persons with disabilities.

Reasonable Accommodation: The City has not established a formal procedure for approving requests for reasonable accommodation. The Planning Division reviews requests for reasonable accommodation and can approve the requests over the counter. The Planning Division works with residents with disabilities to ensure their needs are addressed without compromising health and safety standards. Accessibility improvements are eligible activities under the City's various rehabilitation assistance programs.

The City will place literature regarding the extent of and procedures for requesting reasonable accommodation at public counters. The City will also continue to monitor its development codes and procedures to ensure that no conditions exist to unduly constrain the development of housing for persons with disabilities.

⁴ The R-P zone is being gradually phased out. Most properties in the R-P zone will have been rezoned by the summer of 2004. In conducting the rezoning, the City will comply with the requirements of SB 2292 (adopted by the 2002 legislation and became effective January 2003) to ensure such rezoning would not impact the City's ability in meeting its share of the regional housing need.

Community Care Facilities: The El Cajon Zoning Ordinance complies with the Lanterman Development Disabilities Services Act in addressing community residential care facilities for persons with disabilities. Discussion on board and care facilities is located above under the section titled "Facilitating Special Needs Housing" and in Table 3-31.

Development and Planning Fees

The cost of development is a constraint to the implementation of affordable housing projects. Typically, the cost to develop is significantly increased by the various regulations and fees local governments impose on developers.

The City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 3-32 summarizes the City's planning fee requirements for residential development. The City was required to substantially increase fees during FY 2002-03 due to the trickle down effects of the state's budget situation. A survey of entitlement fees imposed by neighboring communities was conducted to determine how they compare to fees charged by El Cajon. While planning fees charged by El Cajon are higher than some communities, development fees are among the lowest. In total, these fees are not considered excessive compared to surrounding communities and continue to be among the lowest in all of San Diego County.

**Table 3-32
Planning Fee Schedule**

Development Process	Related Fee
Planning and Zoning	
Variance	\$500
Conditional Use Permit	\$3,600
Specific Plan	\$3,300
General Plan Amendment/Specific Plan	\$2,800
Zone Reclassification	\$2,700
Zoning Ordinance Amendment	\$1,900
Subdivisions	
Tentative Subdivision Map	\$3,200 + \$25/lot
Planned Residential Development	\$4,000
Planned Unit Development	\$4,000
Tentative Parcel Map	\$2,300 + \$25/lot
Certificate of Compliance	\$300
Extension Requests/Revisions	\$500
Miscellaneous Charges for Current Services	
Initial Study	\$330
Environmental Impact Report (EIR)	\$10,000 deposit
Site Development Plan	\$2,500
Appeals (Public hearing)	\$260
Appeals (non-public hearing)	\$100
Major/Minor Change Determination	\$500

Source: City of El Cajon, Department of Community Development, March 2003.

El Cajon does not currently impose any development impact fees for traffic, drainage, or other public facilities except for a residential construction tax on building permits for new residential development. This one-time tax ranges from \$190 per unit for apartments to \$300 for each single-family residence. The fee proceeds are designated for park land acquisition and park development.

The City monitors all regulations, ordinances, departmental processing procedures, and residential fees to assess their impact on housing costs, and may offer HOME or redevelopment set-aside funding to off set development fees for affordable and senior citizen housing projects.

Building Codes and Enforcement

The City of El Cajon has adopted the Uniform Building Code. This code is considered to be the minimum necessary to protect the public health, safety and welfare.

Local Processing and Permit Procedures

The creation of new lots for new single-family development requires the processing of a Tentative Parcel Map (TPM) (if four lots or less) or a Tentative Subdivision Map (TSM) (five lots or more). The filing fee for a TPM is \$2,300 plus \$25 per lot and TSM is \$3,200 plus \$25 per lot. The process in both involves a public hearing by the Planning Commission which usually is held within six weeks of the submittal of a complete application. The Planning Commission decision, if approved, is forwarded to the City Council for a second public hearing within 30 days. The City Council makes the final decision and establishes the final conditions of approval.

Once a TPM or TSM is approved, a final parcel or subdivision map must be prepared and recorded before the new lots are considered suitable for construction. The processing of a final parcel or subdivision map is coordinated by the City Engineer. Depending upon the complexity of the parcel or subdivision map, the amount of time necessary to process a final parcel or subdivision map averages about nine months.

Once the map is recorded, a building permit must be issued before a single-family residence can be built. The building permit process requires review by the Planning and Building Divisions of the Department of Community Development, as well as the Public Works and Fire Departments. The average processing time is about two weeks.

The construction of apartments requires the approval of a Site Development Plan (SDP), which is a staff administered process, to obtain comments from the Planning and Building Divisions of the Department of Community Development, and the Public Works and Fire Departments, as well as comments from school districts, water districts and the power company. This application costs \$2,500 and includes a 30-day process to arrive at a preliminary decision to approve, approve subject to conditions, or to deny. Once the SDP is approved, the applicant can submit plans for building permits, which on average takes about three weeks to process and issue.

The construction of new condominiums or other common interest subdivision or the conversion of existing residential development to condominiums requires the processing of a Planned Unit Development (PUD) and a TPM or TSM. The PUD application fee is \$4,000 and the fee for a TPM or TSM is \$3,200 plus \$25 per lot. Both the PUD and TPM or TSM are processed simultaneously as public hearing items before the Planning Commission and City Council as described above. The processing times for a PUD are consistent with those for a TPM or TSM as described above. The conversion of existing apartments to condominiums may require the upgrading of common area facilities and individual unit features depending upon their status at the time of conversion. Relocation assistance for existing residents who may be displaced may also be required.

Occasionally, the City uses the Specific Plan (SP) process to review residential developments. An SP application costs \$3,300 and involves a public hearing by the Planning Commission

and a second public hearing by the City Council. The process takes 10 weeks. Once an SP is approved, the conditions of approval must be satisfied before an ordinance is adopted. Once the Specific Plan ordinance is effective, building permits can be processed as described above.

State Tax Policies and Regulations

Proposition 13

Proposition 13, a voter initiative that limits increases in property taxes except when there is a transfer of ownership, may have increased the cost of housing. The initiative forced local governments to pass on more of the costs of housing development to new home owners. The law also increased the initial cost of purchasing a home as future tax savings are imputed into the purchase price.

Article 34 of the California Constitution

Article 34 requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval. There are costs associated with the process and with the uncertainty and delay caused by the process. At this time, the City has voter approval for senior housing projects only.

Federal and State Environmental Protection Regulations

Federal and state regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing and are passed on to the consumer. These costs include fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods. However, the presence of these regulations helps preserve the environment and ensure environmental safety to the El Cajon residents.

3.5.3 Infrastructure and Environmental Constraints

Much of El Cajon is built out and few areas remaining for development. Residential land designated for multi-family housing is located primarily in the developed portions of the City, served with infrastructure. Some improvements may be necessary to upgrade and expand the infrastructure capacity. Low density residential land is available to support additional single-family home development for more than 5,000 units. Extension of infrastructure by developers to serve the development would be required as part of the development approval.

A significant environmental constraint impacting the City is the threat of wildfires. The recent firestorm in San Diego impacted parts of the City and surrounding area severely. The City is also impacted by environmental factors in a different regard. The City is located in the highly developed part of San Diego County. Environmental and infrastructure constraints associated with the surrounding undeveloped part of the County have placed undue burden on the City and surrounding communities. Land costs continue to rise in East County, constraining the development of affordable housing.

3.6 Housing Opportunities

3.6.1 Availability of Sites for Housing

This section of the HE/CP evaluates the potential additional residential development that could occur in El Cajon under current General Plan and zoning.

Housing Unit Capacity

As an older community, most of El Cajon's residential neighborhoods are fully developed. Vacant sites primarily consist of individual scattered lots in existing neighborhoods, and development occurs through infill on existing parcels.

Based on information provided by SANDAG, Table 3-33 identifies areas with remaining capacity for residential development and quantifies the potential number of housing units that may be developed. The housing unit capacity summary yields an estimated development capacity of 2,164 housing units in residentially designated districts and targeted areas (E. Main Street, Downtown, and Freeway).

Table 3-33
Housing Unit Capacity Summary

General Plan Category	Vacant Land			Redevelopment or Infill Land			All Land		
	Acres	Existing Units	Remaining Capacity	Acres	Existing Units	Remaining Capacity	Acres	Existing Units	Remaining Capacity
Low Low Density (0-3 du/ac)	44	0	72	6	8	7	455	922	79
Low Density (3-10 du/ac)	30	0	258	146	709	752	2,770	12,877	1,010
Medium Density (18-20 du/ac)	10	0	161	29	220	370	667	12,230	531
High Density (20-30 du/ac)	4	0	28	4	36	74	132	3,115	102
Low Medium (10-18 du/ac)	2	0	16	58	389	237	194	2,210	253
East Main Street (20-30 du/ac)	5	0	66	0	0	0	5	0	66
Downtown Redevelopment (20-30 du/acre)	8	0	112	1	31	-31	90	518	81
Freeway (20-30 du/acre)	66	0	42	0	0	0	438	349	42
Totals	169	0	755	244	1,393	1,409	9,242	32,221	2,164

Sources: US Census 2000 and SANDAG 2030 Forecast land use inputs, May 2003.

Notes:

1. Existing units and remaining capacity are as of April 1, 2000.
2. Existing units may occur on vacant or inappropriate land due to Census Bureau geocoding discrepancies.
3. The City also has some existing homes in commercial and industrial areas. As these properties are redeveloped in the long run, the existing nonconforming residential uses may be replaced. A total of 238 housing units are located in nonresidential zones, potentially reducing the net development capacity to 1,926 units. However, such redevelopment activities are not anticipated to occur in the near future.

Second Units

Intensification of development in existing residential areas can also occur through the addition of "second units" on single-family lots. Second units, or "granny flats" as they are commonly known, are dwelling units constructed on the same parcel on which the primary single-family unit is located. Second units provide a cost effective means of serving additional development through the use of existing infrastructure, and provide affordable housing for very low income households.

The City has adopted an ordinance to facilitate and regulate the development of second units. Second units are permitted on any residentially zoned lot that contains one single-family dwelling. Most recently, the City amended the Zoning Ordinance to permit second units via the Site Development Plan approval process, eliminating the Conditional Use Permit requirement. Based on past trends, an estimate of 15 second units may be achieved over the five-year period of this HE/CP.

Target Housing Sites

The City has identified two target areas for the development of high density housing – Downtown Specific Plan and Transit Center Area.

Downtown Specific Plan

A Master Design Plan and a Specific Plan were developed for the 77-acre downtown/civic center area. Both the Design and Specific Plans promote the inclusion of residential development in the downtown as a means to "add to the pedestrian traffic, assist in creating the all day use patterns, as well as providing an urban village atmosphere and higher density usage patterns." The City is looking into potentially establishing a Downtown Redevelopment Area and Neighborhood Revitalization Strategy Area within the Downtown Specific Plan area.

A 100-unit senior housing project has already been developed in the Downtown Specific Plan area. In addition, the City has identified several sites in the Downtown area that could be appropriate for senior housing development.

The City has identified an area consisting of a total of eight acres as a target area for residential/commercial mixed use in the downtown. This area stretches between Sunshine and Claydelle avenues and is located immediately south of the commercial uses along Main Street, thereby providing a buffer for residential development. Existing low intensity, marginal commercial uses are developed in this area, and are targeted by the Redevelopment Agency for redevelopment. The Downtown Specific Plan provides for both residential uses above ground floor commercial and stand-alone residential projects in this area. An average development intensity of 0.25 FAR (Floor Area Ratio) is anticipated and a net increase of 112 units can be accommodated.

Two existing residential neighborhoods located immediately east and west of downtown have also been identified by the City as suitable for intensification. The neighborhood immediately west of downtown encompasses 4.1 acres of R-3 zoned property, the majority of which is developed with low density single-family uses. This area is designated High Density in the General Plan, providing up to 29 units per acre. Accounting for the loss of existing units, this area is assumed to achieve an average density of 25 units per acre or a net increase of 100 units. A new 103-unit multi-family housing is underway.

The 3.6-acre neighborhood east of downtown is zoned R-P, and is also developed with low intensity uses. This area is designated Downtown Redevelopment under the General Plan. This area can potentially be redesignated R-4, providing up to 29 units per acre. This zoning would provide for a net increase in 77 multi-family units in the area. This potential capacity is not included in the Table 3-33.

Transit Center Area

The multi-modal transit station located at Main Street and Marshall Avenue serves as a transit point for Light Rail Transit, bus routes, El Cajon Express, Greyhound, and Trailways bus service. Consistent with the Congestion Management Plan, the City seeks to encourage higher density housing adjacent to the transit center as a means of reducing vehicle trips.

Immediately to the east of the rail line and transit center is an old single-family residential neighborhood comprised primarily of 7,000 square foot lots. Existing zoning is R-2 (10 units per acre) and R-3 (20 units per acre). The City will undertake several actions to facilitate the development of higher density housing in this area. The City will encourage the consolidation of two or more parcels through the use of incentives, including rezoning to R-4 (29 units per acre), density bonus and other financial incentives, to facilitate development. As this area is within the El Cajon Redevelopment Project Area, the Agency can utilize redevelopment authorities to facilitate lot consolidation. The City will encourage the infill of higher density housing in this area through publicizing this as a target area for multi-family infill. A net increase of 494 high density units can be achieved in this neighborhood under densities permitted by R-4 zoning. This development potential is not included in the SANDAG inventory shown in Table 3-33.

3.6.2 Availability of Public Services and Facilities

As a highly urbanized community, public services and facilities are available to facilitate development throughout the City. All of the residentially designated land in El Cajon is served with sewer and water lines, streets, storm drains, and other infrastructure and utilities.

3.6.3 Residential Development Potential Compared with Regional Housing Needs

As discussed earlier, SANDAG is in the process of developing the Regional Housing Needs Statement. Using estimates based on past trends, this HE/CP assumes El Cajon's share of regional housing needs is between 754 and 932 units, with 52.2 percent as housing affordable to lower income households. Based on residential sites inventory provided by SANDAG, an estimated development potential of 2,164 units is available in El Cajon. This would indicate that the City's residential site inventory is adequate to accommodate the City's share of regional housing needs. In addition, in R-P and R-2 properties in the targeted areas are rezoned into R-4, additional residential development potential would be available.

Given the City's market conditions and past performance, the following assumptions on development density and affordability are reasonable:

- Very Low Income (up to 50 percent MFI) – R-4 districts at 29 units per acre
- Low Income (up to 80 percent MFI) – R-3 districts at 17.4 to 19.8 units per acre
- Moderate Income (up to 120 percent MFI) – various single-family residential districts up to 10 units per acre

As shown in Table 3-34, El Cajon's site inventory can potentially accommodate 822 units for lower income households and 1,342 units for moderate and upper income households, adequate to accommodate the City's anticipated share of regional housing needs.

Table 3-34
Summary of Residential Site Inventory by Income Category

Income	Development Potential			Share of Regional Housing Needs
	Vacant	Redevelopment/ Infill	Total	
Lower	409	413	822	394 – 478
Moderate/Upper	346	996	1,342	360 – 454
Total	755	1,409	2,164	754 – 932

3.7 Fair Housing

El Cajon contracts with Heartland Human Relations and Fair Housing Association to provide a wide range of fair housing services to community residents. These services include:

- Serving as a fair housing resource for the area, including implementation of an affirmative fair housing marketing plan, testing and complaint verification;
- Responding to all citizen complaints regarding violation of fair housing laws;
- Providing tenant-landlord counseling to all inquiring citizens;
- Promoting community awareness of tenant landlord rights and responsibilities;
- Monitoring housing legislation and reporting to the City;
- Reporting monthly on complaint processing; and
- Maintaining a free rental listing service of affordable housing within the City of El Cajon.

The City participated in a regional Analysis of Impediments (AI) to Fair Housing that involves all jurisdictions in the County. The AI is in the preliminary draft stage and identifies the following potential impediments in the region:

- Many of the reasons for application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors.
- Educational and outreach literature on websites of participating cities is limited.
- As many individual homeowners enter the business of being a landlord by renting out their homes, many may not be aware of current laws.
- Discrimination against people with disabilities has become an increasing concern in the fair housing industry, which is supported by general literature, statistical data, cases filed with DFEH, and recent audits conducted in the region.
- Lead-based paint hazards often disproportionately affect minorities and families with children. While lead-based paint issues pose a potential impediment to housing choice, testing of lead hazards is rarely performed when purchasing or renting a unit.
- While collaboration was identified in the 2000 AIs, only minimal success has been achieved.
- Fair housing service providers report accomplishments and statistical data in different formats based on the requirements of each jurisdiction. Ethnicities and income data are also track differently across jurisdictions.
- While education and outreach efforts are a clear priority of all agencies involved, a review of sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports indicate a lack of quantifiable goals, objectives, and accomplishments.

- Fair housing services vary across the region based on the agency providing the services and the work scopes of each sub-recipient contract. Differing levels of funding may also be an explanation accounting for variances in services.
- While a few cities include auditing as necessary in the scope of work required by the fair housing services providers, no specific criteria are established to ensure audits are performed on a regular basis.

3.8 Redevelopment Housing Obligations

3.8.1 Legislative Framework

State Redevelopment Law provides the mechanism whereby cities and counties within the state can, through adoption of an ordinance, establish a redevelopment agency. The agency's primary purpose is to provide the legal and financial mechanism necessary to address blighting conditions in the community through the formation of redevelopment project areas. Of the various provisions under State law for financing redevelopment implementation, the most useful is tax increment financing. This technique allows the assessed property valuation within the Redevelopment Project Area to be frozen at its current assessed level when a redevelopment plan is adopted. As the property in the project area is improved or resold, the tax increment revenue generated from valuation increases above the frozen value is redistributed to the redevelopment agency to finance redevelopment project costs.

State Redevelopment Law also requires the redevelopment agency to address housing issues for low and moderate income residents in the following ways:

- Expend 20 percent of the tax increment revenue to increase, improve, and preserve the supply of low and moderate income housing (the set-aside obligation);
- Replace low and moderate income housing which is removed as a result of a redevelopment project (replacement housing obligation); and
- Ensure that a portion of all housing constructed or substantially rehabilitated in a redevelopment project area be affordable to low and moderate income households (inclusionary housing obligation).

3.8.2 El Cajon Redevelopment Project Area

The El Cajon Redevelopment Agency was activated in 1971 with the adoption of the Central Business District Project Area which encompassed 50 acres of property in Downtown El Cajon. In July 1987, the Agency amended the CBD Project to add 1,498 acres of mixed commercial, residential, and industrial uses, including the Parkway Plaza Regional Mall, Albertson Food Center, and 3,900 housing units.

Information provided in this section is summarized from the *Five-Year Redevelopment Implementation Plan (2000-2005) Midterm Review* prepared in 2003 for the El Cajon Redevelopment Project Area. The Redevelopment Implementation Plan is required by State law to be consistent with the goals and objectives established in the Housing Element portion of this Plan.

3.8.3 Redevelopment Housing Set-Aside Fund

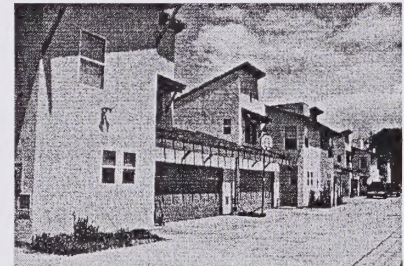
Pursuant to State law, the El Cajon Redevelopment Agency has established a Redevelopment Housing Set-Aside Fund using 20 percent of the tax increment revenue. According to the *Five-Year Redevelopment Implementation Plan Midterm Review*, the Agency projects tax increment revenue of \$8.6 million to be deposited into the Housing Set-Aside Fund by FY 2007-2008.

The Set-Aside Fund has been used to finance the following projects during the five-year (2000-2005) period covered by the Implementation Plan:

- Assist in the construction of the 100-unit Lexington Avenue Senior Apartments for very low income seniors, in conjunction with the State of California HOME funds.
- Record affordability covenants on 10 single-family detached homes that will be affordable to low income families.
- Fund a second trust deed mortgage program that will provide assistance to very low, low, and moderate income first-time buyers.
- Pursue the rehabilitation and where necessary, the redevelopment of multi-family residential structures that are older, dilapidated, wrought with code violations, and/or beyond their economic life.



A new home at Cornerstone Community, developed by the San Diego Interfaith Housing Foundation



New townhomes at Aztec Court, developed by the San Diego Community Housing Corporation

In addition, a guide to affordable housing using these funds is in the process of being created to provide ongoing financing capabilities for either acquisition/rehabilitation or condominium conversion programs. One project is currently underway, using \$1.6 million of set-aside funds to convert a 24-unit apartment complex into condominiums. Conversion has been completed and the units are available for sale. Approximately one-third of the units have been sold.

3.8.4 Redevelopment Housing Obligations

Inclusionary Housing Obligations

The El Cajon Project Area includes approximately 3,900 units comprised of a nearly equal mix of single- and multi-family units. The Five-Year Redevelopment Implementation Plan indicates that the Lexington Avenue Senior Apartments, which is 100 percent affordable to very low income residents, is the only major residential development in the Project Area. As such, the Agency has an existing surplus in its inclusionary housing obligations. The surplus includes 85 units from the 100-unit Lexington Avenue Apartments (the remaining 15 units are counted as required affordable housing) and 5 units from the 10-unit Granite Hills Place (credited on a two-for-one basis for affordable housing outside the Project Area).

The Project Area is built out, and new construction can only be accommodated through the consolidation and redevelopment of smaller parcels. The Agency does not anticipate any new construction projects to occur without Agency assistance. With limited available Set-Aside Housing Fund, the Agency does not anticipate assisting any new construction projects in the upcoming years.

Based on historical data on substantial rehabilitation activities within the Project Area, the Agency does not anticipate substantial rehabilitation of residential structures will occur without Agency assistance. On projects that the Agency facilitates, the recordation of long-term affordability covenants will be required.

Replacement Housing Obligations

The Agency's replacement housing obligation was fulfilled with the 90-unit surplus in affordable housing.

Affordable Housing

For the duration of the remaining year of the *2000-2005 Redevelopment Implementation Plan*, the Agency will focus its efforts on single-family rehabilitation, multi-family rehabilitation, first-time homebuyer loans, and the conversion of multi-family housing to owner-occupied condominium units. The Agency is focusing efforts towards rehabilitating existing units because the ability to construct new housing is limited by the lack of available land within the City. Furthermore, 50 percent of the housing stock in El Cajon is apartments built between 1960 and 1975. Addressing rehabilitation needs is an important goal of the City.

3.9 Community Development Needs

The following section of the needs assessment describes the City's CDBG eligible non-housing community development needs, including:

1. Community Facilities
2. Public Services
3. Economic Development
4. Infrastructure Improvements

This section is divided into these four community development categories. Discussion begins with a summary of community outreach that took place for the development of the Consolidated Plan. This summary is followed by empirical data on community development needs presented by specific topic areas within each community development category.

3.9.1 Housing and Community Development Needs Surveys

As part of the 2004-2010 Consolidated Plan, El Cajon conducted a Housing and Community Development Needs Survey to assess community opinions and concerns in seven needs categories:

- Community Facilities
- Community Services
- Infrastructure Improvements
- Neighborhood Services
- Special Needs Services
- Economic Development
- Housing

These needs categories were further divided into specific topics, such as "senior centers" (from the Community Facilities category), "street/alley improvements" (from the Infrastructure category), and "youth activities" (from the Community Services category). For each topic, the respondent was asked to indicate unmet needs that warrant expenditure of public funds by checking a "priority need" level from Lowest to Highest need. In tabulating the survey results, "1" is used to denote the lowest need and "4" to denote the highest need, producing a weighted average score for each topic. The closer the weighted score to "4", the higher the need level.

The Housing and Community Development Needs Survey questionnaires were made available at public locations and city counters, were mailed to social service providers, and distributed at the consultation workshop. Appendix A of the FY 2004-2010 Consolidated Plan summarizes results of this survey.

3.9.2 Community Facilities

Results of the Housing and Community Development Needs Survey indicate that residents rated the importance of community facilities as follows:

Community Facilities	Score
Youth Centers	3.20
Child Care Centers	2.99
Senior Centers	2.98
Health Care Facilities	2.94
Fire Stations & Equipment	2.83
Park & Recreational Facilities	2.82
Community Centers	2.75
Libraries	2.52
Parking Facilities	2.36

Youth Centers and Programs

According to the El Cajon Police Department, there were 1,358 juvenile arrests in 2003, most were misdemeanors, such as breaking County and Municipal Ordinances. Juvenile arrests constituted 26 percent of total arrests made. Comparatively, in 1997 there were a total of 1,200 arrests which constituted 19 percent of citywide arrests. In 2002, the El Cajon Police Department received the COPS in Schools grant that supports four officers, for three years, in a program that works with the City and the Grossmont School District to educate students about crime and law enforcement.

While all of the City's recreation centers provide recreation and athletic activities for people of all ages, including children and youth, there is no designated youth center in the City. Also, most of the programs offered through these centers are geared toward children and pre-teens.

In addition to the City-run recreation centers, several agencies in and around El Cajon also provide facilities and services for youth in the City.

- East County Community Center
- East County Career Center
- East County YMCA
- Boys and Girls Club of East County
- Crisis House
- Youth Venture Teen Center

East County Community Center

The East County Community Center is one of nine centers operated by the San Diego Youth and Community Services. The Center is located in El Cajon and provides services to help stabilize the lives of youth and their families. The Center has five different programs and offers on-site services. These programs include the Community Assessment Teams (CAT) program that links youth and families to services, the CAT Wings program that focuses on helping young girls satisfy and get off of probation, and the Cool Beds program that provides three beds for youth who are in transition or need time away from home. Other services of the Center include: a 24-hour crisis intervention hotline, temporary counseling, education, recreation, advocacy, and independent living skills training. The agency works jointly with

the Probation Department. The Center provides an estimated 1,000 referrals per year and assists an average of 800 youth from the East County area.

East County Career Center

The East County Career Center provides youth job training programs through partnerships with various agencies such as EDD and the San Diego Workforce Partnership, Inc. The Center currently has the Young Adults programs and the Youth Employment Opportunities program and expects to increase the number of youth programs in 2004. The Center provides vocational training, career assessment, job placement assistance, and counseling. The number of youth served varies each year and is based on funding availability.

The East County YMCA

The East County Branch is the only YMCA location in the East County area. Located in La Mesa, the YMCA provides a wide variety of programs including: fitness, swimming, child care, camping, sports, teen leadership, family, and special interest programs.

The Boys and Girls Club of East County

The Boys and Girls Club provides recreational, educational, and cultural programs and activities for youth of 6 to 18 years of age. These programs are provided to primarily children of low and moderate income households. The Boys and Girls Club has expanded or added several new programs/activities recently. These changes include an expansion of their computer and technology program and the additions of an intergenerational program that connects the youth with seniors, gardening, and softball. The Boys and Girls Club serves approximately 1,200 children each year.

Crisis House

Crisis House is a non-profit agency that has four target markets, one of which is youth. Vision Achievement Mentoring (VAM) is a mentoring program aimed at preventing teen pregnancy. The three-month program offers group mentoring sessions once a week in which various issues are discussed, such as self-esteem, healthy relationships, positive decision making, making life choices, and teen pregnancy. The program is directed at high-risk youth ages 10 to 18. There are currently 10 mentors and about 10 youth during each program period. Youth also work with mentors on a one-on-one basis at least once a month.

Youth Venture Teen Center

Foothills Christian Fellowship operates three Youth Venture Teen Centers, one of which is located in El Cajon. The Center is an after-school program open seven days a week for teens ages 11 to 17 years. The Center is a free youth center that offers one-on-one tutoring, mentoring, and a variety of recreational activities. The three Centers experience 900 visits per week.

Child Care

Affordability of child care services is a concern for lower income households. Overall, the cost of infant care is substantially higher than the costs for other age groups. Often, a low income household would need to spend over 30 percent of their income on child care if they have an infant. A few agencies in the County provide affordable child care for lower income residents. However, the number of subsidized child care slots is typically significantly below the need.

The YMCA Childcare Resource Service

The Resource Service is the central referral agency for San Diego County. The agency also provides a variety of other services to parents such as a free health line in which parents can call and talk to registered nurses about health issues and concerns and CPR and First Aid training programs. The agency works with a variety of service providers and received, during the last quarter of 2003, an average of 1,630 phone calls a month.

YMCA

The YMCA operates nine child care facilities in El Cajon. The YMCA-operated child care facilities are located at the following elementary schools in El Cajon:

- Anza Elementary
- Avocado Elementary
- Ballantyne Elementary
- Blossom Valley Elementary
- Crest Elementary
- Flying Hills Elementary
- Jamacha Elementary
- Johnson Elementary
- Meridian Elementary

The YMCA provides child care from 6:30 A.M. to 6:30 P.M. daily for school-age children with financial assistance for low and moderate income families.

Senior Center

The Wells Park Community Center is the only one of the City Recreation Department's seven community centers that emphasizes programs for mature adults. The American Association of Retired Persons (AARP) meets monthly at the Wells Center to provide up-to-date information on health issues and legislative bills, entertainment programs, pot-luck brunches, and trips.

In general, service needs of the elderly include: adult day care, basic needs and resources, crime/victim and legal services, education services, employment and training, emergency services, financial aid and benefits, health information and services (inpatient and outpatient), housing services, in-home services, mental health services, protective and placement services, and transportation services. The majority of elderly in El Cajon have access to these programs that operate either in the City or in neighboring jurisdictions.

Senior Supportive Services

Supportive services for the elderly are also provided, in part, by the East County Council on Aging (ECCOA). A non-profit referral agency, the ECCOA works to provide the means to independence and well-being for the elderly, to prevent unnecessary institutionalization, to reduce isolation and loneliness, and to ensure quality of life in long-term care facilities. ECCOA refers callers to services offered by non-profit entities such as meals at senior centers, meals to homebound seniors, legal assistance, in-home support adult day care, transportation, and part-time employment. The ECCOA is in the process of merging with the Heartland Human Relation and Fair Housing Association.

In addition, the Alzheimer's Family Center operates a day care program for elderly persons with Alzheimer's disease and related disorders who are primarily in the moderate to severe

levels of the disease. Other local and regional organizations which provide services to elderly residents of El Cajon include:

- Elder Law and Advocacy
- Jewish Family Service/Senior Services
- Elder-Help of San Diego
- Chicano Federation of San Diego County
- At Your Home Family Care
- Meals-On-Wheels

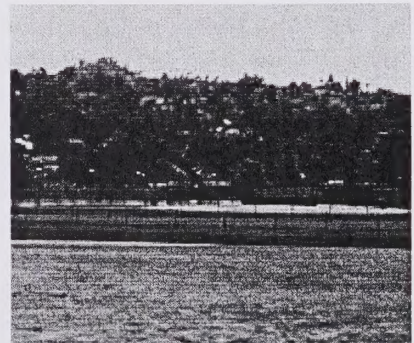
Parks and Recreation Facilities

The City of El Cajon has 17 developed park sites totaling almost 120 improved acres:

- Albert Van Zanten Park
- Bill Beck Park
- Bostonia Park
- Cajon Valley Middle School Park
- El Cajon Community Center
- El Cajon Plaza/Civic Center
- Fire Station Park
- Fletcher Hills Park & Pool
- Granite Hills High School
- Hillside Park
- Judson Park
- Kennedy Park & Skatepark
- Montgomery Middle School
- Prescott Promenade
- Renette Park
- Tuttle Park
- Wells Park

The City also participates in the joint-operation of Harry Griffen Park, a 53-acre park site on the very western boundary of El Cajon, in the City of La Mesa.

There are six multi-purpose recreation centers in El Cajon: Bostonia Park, Fletcher Hills, Hillside Park, Kennedy Park, Renette Park, and Wells Senior Center. Wells Senior Center and Park serves as a senior activity center as well as other multiple-use activities. Based on the national standard of one community park center per 25,000 population, the City has adequate community park centers to serve its population; however, long-term maintenance and improvement of these facilities is necessary. The substantial costs associated with maintenance and improvement of these park and recreation facilities are the basis for identifying such facilities as a high priority need for CDBG funding.



Available parkland potential in the City has also been expanded appreciably by use of a joint school district/city playfield concept. The six-acre playfield portion of El Cajon Valley Jr. High School, the ten-acre playfield at Greenfield Middle School, and the 5.5-acre playfield at Emerald Middle School have all been developed into joint-use facilities. During school hours, these facilities are used by the school district. During scheduled non-school hours, the

facilities are used for City recreation programs. There is currently one joint-use development in the works headed by the school district at Miridian School.

Health Facilities

The San Diego County Department of Health and Human Services runs the El Cajon Public Health Center, El Cajon Mental Health Center, and contracts with McAllister Institute. The El Cajon Public Health Center provides preventative health care with an emphasis on child wellness programs and prevention of communicative diseases. County Medical Services provides services to recipients of CalWorks, SSI, or who otherwise qualify for services through the County system.

There are a number of managed care providers that accept MediCal. Neighborhood Healthcare is one of the larger providers with three community clinics in the East County area (Lakeside, La Mesa, and El Cajon). These clinics provide comprehensive health services. The current state budget situation will likely cause changes to the health care provision. Potentially, there may be cutbacks on MediCal services and a decrease in the number of service providers that accept MediCal.

El Cajon is a service hub for the East County area. There are more health services available to El Cajon residents than in other parts of the region.

Centers for Persons with Disabilities

Several major centers/agencies provide services for disabled persons in El Cajon. Regionwide, facilities for the mentally disabled include hospitals, medical centers, outpatient clinics, mental health centers, counseling and treatment centers, socialization centers, residential facilities for children, crisis centers, and adolescent and adult day treatment offices. Major service centers for the disabled include:

- San Diego County Department of Mental Health Services
- San Diego Regional Center for the Developmentally Disabled
- United Cerebral Palsy Association of San Diego County
- Access Center of San Diego
- Challenge Center
- KPBS Reading Service
- San Diego Center for the Blind and Visually Impaired

Services provided by these agencies are discussed in Section 3.9.3, Public Services.

Other Facilities

El Cajon also has a need for a range of other public facilities such as libraries, art and music centers, fire stations, police stations and substations, and other neighborhood facilities. According to the El Cajon Fire Department, the City has a specific need for a new fire station. Fire Station No. 8 located at 842 N. Third Street serves several predominantly low-income neighborhoods. This station was built in the 1950s and is severely undersized and outdated and cannot accommodate the firefighting crew and modern firefighting equipment. Since no other funding sources are available for the construction of new fire stations, use of CDBG funds to address this need has been assigned a high priority. The City pursued and obtained approval for a Section 108 loan for the construction of a new fire station. The project has gone through several setbacks but an environmental review is

currently underway. The City has begun repaying the loan with annual allocations of CDBG funds.

The City obtained an additional Section 108 loan on behalf of the Heartland Foundation, a consortium of entities comprised of the Grossmont-Cuyamaca Community College District, Heartland Human Relations and Fair Housing Association, and over 40 local businesses. The City provided this Section 108 loan of \$1.3 million to the Heartland Foundation for a period of 20 years for the purpose of acquiring and rehabilitating a commercial building in a low income area for office and training space, and to assist the operation of Project Destination within its first year. The goal of Project Destination is to provide vocational training to low income individuals that have not completed high school.

The City also obtained a third Section 108 loan to replace the single-ladder fire truck. The loan amount is for \$850,000. The City anticipates delivery of the truck in late spring 2005. Annual CDBG allocations will be used to repay the loan over a 15-year period.

Accessibility of Facilities

Persons who are physically disabled, including blindness and persons who suffer from brain impairments due to diseases or resulting from birth defects, often face accessibility issues. The Americans with Disabilities Act (ADA), which went into effect July 1991, provides comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, state and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA; persons of all abilities must have the opportunity to participate in recreation activities.

In compliance with ADA, the City of El Cajon surveyed a list of public facilities to evaluate their accessibility. These facilities include:

- City Hall
- Council Chambers
- Police Department
- Fire Headquarters: Station and Administration
- Heartland Fire Training Facility
- Wells Park
- Community Center
- Renette Park
- Karl Tuttle Park
- Fletcher Hills Recreation Center
- Hillside Recreation Center
- Kennedy Park Recreation Center
- Cajon Valley Jr. High Playfields
- Bostonia Community Center
- Albert Van Zanten Park
- Animal Shelter

After the survey, the City developed a Transition Plan which established a priority list of modifications necessary to bring the buildings into compliance with ADA. The following ADA facility upgrades have been funded:

- City Hall: Elevator, PA and fire alarm systems to current ADA standards (completed)
- Three Recreation Centers and Council Chambers: Upgrade restroom facilities (completed)
- Bostonia Park Playground: Installed an ADA-compliant outdoor play structure (completed)
- Bill Beck Park: Upgrade and renovate playground
- Fletcher Hills Center: Rebuild park facility to current ADA standards and install new ADA-compliant playground equipment
- Civic Center Promenade Park: Accessibility upgrades

Although some projects have been completed, additional ADA upgrades have been identified at some of these sites, consisting of minor modifications. The City continues to provide CDBG funds for improving accessibility in public buildings.

The City's Handicapped Access Public Improvements Program uses CDBG funds to provide pedestrian ramps along City streets and sidewalks. Pedestrian ramps are also provided with street intersection improvement and sidewalk projects identified as City capital improvements, and as a condition of approval for land development projects.

3.9.3 Community Services

Results of the Housing and Community Development Needs Survey indicate that residents rated the importance of community, special needs, and neighborhood services as follows:

Community Services	Score
Youth Activities	3.31
Anti-Crime Programs	3.10
Senior Activities	3.07
Child Care Services	3.01
Health Services	2.86
Transportation Services	2.83
Mental Health Services	2.74
Legal Services	2.40

Special Needs Services	Score
Neglected/Abuse Children Center and Services	3.18
Homeless Shelters/ Services	3.08
Centers/Services for Disabled	2.98
Domestic Violence Services	2.96
Substance Abuse Services	2.94
Accessibility Improvements	2.72
HIV/AIDS Centers & Services	2.57

Neighborhood Services	Score
Code Enforcement	2.60
Graffiti Removal	2.45
Cleanup of Abandoned Lots and Buildings	2.45
Trash & Debris Removal	2.40
Tree Planting	2.38
Parking Facilities	2.36

Discussions of the following community services have been provided in other portions of this section:

- Youth Services (3.9.2, Youth Programs)
- Employment Training (3.9.4, Economic Development)
- Senior Citizen Services (3.9.2, Senior Supportive Services)
- Child Care Services (3.9.2, Child Care).

Anti-Crime Programs

San Diego Association of Governments (SANDAG) tracks crime statistics from incident reports, and crime rates are based on crimes per 1,000 residents. In 2003, SANDAG reported that the rate for violent crime in El Cajon was 6.0 per 1,000 residents, while the rate for property crime was 47.0. These figures are slightly higher than countywide figures that show a violent crime rate of 4.5 and property crime rate of 32.4. According to the El Cajon Police Department, a total of 5,206 arrests were made in 2003, a 19 percent decrease from the 6,199 arrests made in 1997. The Department Crime Index indicates that the most crimes occurred in three districts (111, 114, and 920) located in central El Cajon. This follows roughly the same pattern as 1997 when close to half of arrests were in three census tracts (158, 162.02, and 163) in the central portion of the City. In 2003, 27 percent of police districts were classified as "high-crime areas" because of crime rates 120 percent above the citywide average and formed a cluster in the center of the City.

Community Policing programs were federally funded for three years. The federal funding ended. However, due to its importance to the community, the City continues to use CDBG funds and will match with City general funds to support the program. The El Cajon Police Department has department-wide community-oriented policing in addition to a special unit that enables the Department to use these funds in the Community Policing Division and other programs in the Department. El Cajon received the Universal Hiring Program grants funding from 1996 to 1999 and 1998 to 2001, which funded six officers in each period. This grant program ended after the second period. Since then, the Department has received the COPS in Schools grant that funds four police officers for three years. This grant program will end in 2005 and no other funding from grants is in the horizon. Approximately \$200,000 in CDBG public service funds is given to the COPS program annually.

The El Cajon Police Department's Community Policing Division has a variety of programs to encourage community and police interaction. Retired Senior Volunteer Patrol (RSVP) involves volunteers 55 years and older in traffic and crowd control, community outreach, parking citations, and patrols to discourage graffiti and other crimes. There are approximately 30 RSVP volunteers who work four daytime shifts per month. These volunteers

will also work in another program for seniors, You Are Not Alone (YANA) which is directed for homebound elderly and involves daily phone calls and weekly site visits.

Community Policing also supports programs that are community initiated. The Downtown Management District involves a three-person bicycle team who work with private security officers and business owners to control crime and transient populations in the downtown area. The Responsible Hospitality Panel (RHP) consists of representatives from high schools, police, parks and recreation, business owners, and the State Alcohol and Beverage Control. The purpose of the Panel is to monitor restaurants, bars, and convenience stores to ensure they are responsibly dispensing alcohol.

El Cajon has led the way in San Diego County with the International Crime-Free program. The program began in 1997 with the Crime-Free Multi-Housing program and has expanded to include the Mobile Housing and Hotel/Motel programs, with a new program, the Self Storage program to begin in April 2004. The programs consist of three phases: Phase 1 is an eight-hour seminar for owners, property managers, and property staff; Phase 2 is the Safety Inspection; and Phase 3 is the Safety Social. An apartment complex, mobile home or hotel/motel that completes the program is certified as a Crime-Free property for one year. There are 105 certified apartment complexes and two certified mobile home parks, and two certified hotels/motels in the program. Many more are in the program and over 400 owners/managers have been trained. This program is a recognized program in which tenants in search of housing seek out Crime-Free properties. Certified properties are allowed to use the Crime-Free program logo in advertising the properties and the Police Department keeps a list of certified Crime-Free properties. Since 51 percent of the citywide housing stock consists of apartments, Community Policing regards this program as being very successful in deterring crime. Nationwide, there has been a 50 to 60 percent decrease in crime on certified properties and El Cajon has seen an 80 to 90 percent reduction in crime on a few of the properties.

Services for Persons with Disabilities

Severe Mental Illness

Services are available region-wide through the County Department of Health and Human Services Agency's (SDHHS) Mental Health Services and its contracting agencies. These agencies provide services for those with persistent and chronic mental illness. Services are divided into 24-hour crisis services, crisis walk in-services, child and adolescent screening, and non-24 hour services (frontline crisis services and senior outreach). The County is served by one County-run psychiatric hospital and 11 non-County hospitals that contract with the County to provide beds and psychiatric services as needed. Long-term care is handled countywide. In-patient, long-term acute, and out-patient services are handled regionally.

Sharp Grossmont Hospital is the only hospital with psychiatric services serving El Cajon. In addition, the San Diego County Mental Health Clinic located in El Cajon serves the East County. Currently, East County has 1,408 "open" unduplicated psychiatric patient cases and estimates providing 29,977 units of service during FY 2002-03. (A unit of service represents a patient visit or treatment. Since a patient can receive many units of service, the number of units of service provided typically exceeds the patient case load.)

The contracting agencies include non-profit service providers such as the Council of Community Clinics, which serves the entire San Diego region and has a location in El Cajon that provides mental health services. The Council of Community Clinics provides access to quality, low-cost health care services for low-income and uninsured persons.

Outside of the SDMHS system, community care facilities (board and care) provide approximately 320 beds in El Cajon for the mentally disabled. These facilities are licensed through the San Diego Community Care Licensing agency. The East County and El Cajon in particular, because of the large affordable housing stock, have a large concentration of board and care and independent living facilities.

Several issues impact mental health clients and providers. Providers are impacted by the budget crisis and overall limited financial resources that are available. Housing issues in general also affect the mental health of clients. As housing increases in cost, mental health clients on fixed budgets become even more limited in their housing choice. In addition, mental health clients may face stigma when looking for housing.

Developmentally Disabled

The following agencies provide services for the developmentally disabled:

San Diego Regional Center for the Developmentally Disabled: The Center is a state-funded, non-profit private social service agency serving individuals with mental retardation, cerebral palsy, epilepsy, and autism. The agency functions primarily as a diagnostic and testing center to determine eligibility for state-funded services. Additional services include genetic counseling to persons who have or may be at risk of having a child with a developmental disability. The Center is responsible for planning and developing services for persons with developmental disabilities to ensure that a full continuum of services is available. Direct services are provided by various agencies located in San Diego and Imperial Counties with which the Regional Center contracts. The agency estimates that it serves 15,500 individuals annually.

St. Madeline Sophie's Center, El Cajon: This organization provides skills training and personal expression opportunities for adults with developmental disabilities. Programs and classes in arts, aquatics/fitness, basic life skills, computers, cooking, organic gardening, and speech are offered. In addition, training in independent living and vocational training in areas such as catering, food preparation, lawn and ground care, and litter abatement are provided. The organization also gives emphasis to Special Olympics, especially in the areas of swimming, track, and field.

Physically Disabled

The majority of the supportive services for physically disabled persons are provided through approximately 30 non-profit organizations.

The Access Center of San Diego: One of the largest service providers is the Access Center of San Diego, a private non-profit organization whose mission is to empower people to live their lives independently. The organization offers a full range of services. The Center provides direct or referral services to all disabled individuals. In addition, it houses two profit-making enterprises, an ADA Consultancy to help businesses with ADA compliance, and the Spoke Shop which offers medical supplies and repair of durable medical equipment. The organization is focusing more on employment and transition, as well as political advocacy on the national and state levels. As part of this effort, the Center educates the public through workshops made possible through CDBG funds. In 2003, workshops were conducted in San Diego, El Cajon, Chula Vista, La Mesa, Carlsbad, and Escondido. The Access Center serves approximately 2,800 individuals annually.

The Challenge Center: The Challenge Center is a non-profit organization that provides physical therapy and other services for individuals with severe physical disabilities who do not have insurance or private funds for their long-term rehabilitative needs. The Center had

been assisting approximately 52 residents from El Cajon annually until they had to close temporarily in February 2003 due to a funding crisis. Prior to their closing briefly last year, the Center had a waiting list of approximately 300 people. The Center was able to reopen in September of 2003 but had to redesign the program to provide short-term rehabilitative services. The Center sees itself as a "safety net" for individuals who are no longer eligible to continue rehabilitation within the health system and do not require acute care, but still need second-phase rehabilitative care.

San Diego Center for the Blind and Visually Impaired: The Center is the only community-based organization in the County that offers comprehensive services for the blind and visually impaired. The Center indicates that approximately two percent of the County population is blind or visually impaired. The Center teaches classes to adults, approximately 40 adults a class, who come to the center one day a week for 9 to 12 months for training and rehabilitation. One of the training classes consists of computer training of adaptive software and learning computer skills and programs. There is also a smaller facility in Vista that serves 20 individuals. The Center has one outreach counselor who visits communities such as Chula Vista, Coronado, La Mesa, and El Cajon. The agency serves anyone over 18, but has a clientele that is mostly 55 and older. The Center estimates that the visually impaired community is greatly underserved and requires significant outreach services.

Substance Abuse Services

A number of organizations are available in San Diego County to provide treatment of El Cajon residents with alcohol and drug problems. The following organizations provide a variety of services including counseling, short and long-term housing, and testing:

- Alcoholics Anonymous
- Cross Roads Recovery Home
- San Diego Freedom Ranch
- Probationers in Recovery
- Professional Community Services
- McAllister Institute for Treatment and Education, Inc.

Transportation Services

Public transit in El Cajon is provided by the San Diego Metropolitan Transit System (MTS) which subcontracts to Laidlaw Transit Services to provide transit services to the City of El Cajon. Regional services are provided via three regional bus routes and the San Diego trolley.

MTS contracts with Laidlaw Transit Services to provide transit services for its residents using State Transportation Development Act (TDA) funds. El Cajon receives funds based on population and sales tax growth, and the amount has been fairly constant. Under the contract, Laidlaw Transit Services operates four shuttle routes within the City and six shuttle routes connecting the City with other communities in East County. Cost for the shuttle service is \$1.00 and \$1.75 for the intercity routes. Prices for the elderly and disabled are discounted to \$1.00 for the intercity routes. Laidlaw Transit Services estimates that they served approximately 3.9 million individuals during the last fiscal year.

In addition, MTS operates ADA-required paratransit services. Paratransit services are handled regionally and MTS divides service areas into zones. El Cajon is one of the jurisdictions within Zone 3. During FY 2002-2003, the ridership for Zone 3 was 64,991. Paratransit ridership has increased approximately 13 percent since FY 2001-02. Cost for the paratransit service is \$4.50 in East County and its immediate northern areas.

East County transit usage reached a peak in FY 2002-2003 due to a new operator and new buses; however, there has been a six percent decrease in ridership since then. This decrease in ridership may be attributed to a fare increase that occurred in April of 2003. East County paratransit usage, however, is growing at between 10 and 15 percent annually. The El Cajon Transit Center at West Main and Marshall is the major point of entry and transfer into the East County area since it includes auto, bus, and trolley services.

Health Services

The accessibility and affordability of health services are two major issues to low and moderate income households. Neighborhood Healthcare operates a health care center in El Cajon that provides no- or low-cost health services to the City's and its nearby jurisdictions' low and moderate income residents. The Clinic serves approximately 80 to 100 patients a day and is currently operating at 85 percent of capacity.

Fair Housing and Tenant/Landlord Counseling

The City contracts with Heartland Human Relations and Fair Housing Association to provide a variety of fair housing and tenant/landlord services, including:

- Mediation of tenant/landlord disputes;
- Monitoring for and investigation of complaints of discrimination;
- Maintenance of a free listing of available housing;
- Conducting community education and awareness seminars on tenant/landlord rights and responsibilities; and
- Provision of an affirmative fair housing education counseling and mediation program.

Public Housing Non-Housing Needs

According to HUD Consolidated Plan regulations, a jurisdiction must address the non-housing needs of public housing residents. Such needs include revitalization of neighborhoods surrounding the public housing projects, drug elimination and anti-crime strategies at public housing projects, YouthBuild activities, and other supportive services. There is no public housing in the City of El Cajon.

3.9.4 Economic Development Activities

Results of the Housing and Community Development Needs Survey indicate that residents rated the importance of economic development activities as follows:

Economic Development	Score
Employment Training	2.56
Job Creation/Retention	2.40
Start-up Business Assistance	2.20
Commercial/Industrial Rehabilitation	2.20
Small Business Loans	2.18
Façade Improvements	2.13
Business Mentoring	2.09

Needs Assessment

From March 2000 to November 2002, California was hit by a recession. The technology bust, indicated by a plunge in NASDAQ stock values after March 2000, was a key factor in driving the economy into recession. A sharp and steady decrease in business investment in electronics and software and a sharp fall in technology exports contributed to the bust. The employment situation improved slightly in recent months. As of October 2003, the unemployment rate in California is 6.6 percent as reported by the State EDD, down slightly from 6.8 percent in October 2002.

Unemployment has been more significant in El Cajon than in San Diego County overall. According to the 2000 Census, the unemployment rate was 4.8 percent in El Cajon compared to 3.6 percent in San Diego County. The City is still experiencing a higher unemployment rate than the County. The State EDD measured the City's unemployment rate in November 2003 at 4.9 percent compared to the County's 4.0 percent. (The Census and the State EDD use different sampling methods to determine unemployment figures. A direct comparison between the 2000 Census and 2002 State EDD estimates may be misleading.)

Quite a few people in El Cajon live below the poverty level. Poverty status was determined for 92,758 persons in El Cajon, and 15,469 (approximately 17 percent) of these were identified as living below the poverty level. In comparison, only about 12 percent of the County population was identified as living below the poverty level. Approximately 26 percent of the City's female-headed households were living below the poverty level; 96 percent of these households had children under 18 years of age. Countywide, about 23 percent of the female-headed households were living in poverty and 91 percent of these households had children under 18 years old.

Job Training Services/Resources

Project Destination

The mission of Project Destination is to provide vocational training to low income individuals who have not completed high school. The City secured a Section 108 loan of \$1.3 million for Heartland Foundation to acquire and rehabilitate a commercial building in a low income area for office and training space, and to support the operation of Project Destination within its first year.

Regional Occupational Program (ROP)

The East County ROP is part of the County-wide ROP system that provides employment training to adults and high school students. The East County Education Center is the registration center and administrative office for the program which offers approximately 70 entry level and some advanced level training courses at 17 sites. The sites most likely to serve El Cajon are El Cajon Valley, Grossmont, Valhalla, Granite, and Chapparal High Schools, Work Training Center, and Foothills Adult Center. The agency estimates that it serves 10,000 individuals countywide, of which 4,500 are adults and 5,500 are high school students.

The East County Career Center is located in the East County Education Center and offers a full range of job search and career development programs to everyone, regardless of age, income, ethnicity, or employment status.

San Diego Workforce Partnership

The Job Training Partnership Act (JTPA) of 1982 set aside federal funds to train unemployed and underemployed Americans. The San Diego Workforce Partnership administered the JTPA program for the County. On July 1, 2000 JTPA legislation was replaced by the Workforce Investment Act (WIA) to consolidate the administration of job training and employment services. The new legislation did not have a significant effect on the operation of current East County system since it has been operating through "one stop career centers" since 1992.

The San Diego Workforce Partnership continues to administer the program for the County and offers free career counseling, job training and job placement programs, and supportive services, such as childcare, transportation, and legal aid assistance, through 50 organizations located throughout the County. These organizations include private and public agencies, local businesses, educational institutes, as well as non-profit entities. During FY 2002-03, the agency provided services to approximately 35,000 individuals countywide with an additional 6,900 youth through summer programs. East County accounts for approximately 13 percent of the total in terms of funding and individuals served.

Seven San Diego Workforce Partnership service centers are located in the County. The East County Career Center serves as a center for both the WIA and ROP Programs. At the Center, case managers screen for eligibility, assess to determine appropriate services, and make referrals to training and education providers, as well as assist with job search and supportive services.

East County Career Center

The East County Career Center has long-standing partnerships with many agencies throughout the county, such as ROP, San Diego Workforce Partnership, Inc., and State (EDD), to provide a full array of job search and career development programs. The Center provides guidance, job search, skills training, career counseling, and office resources to individuals seeking employment.

Crisis House

Crisis House provides a variety of employment support services including referral services to employment and job training agencies, clothing for job interviews, job readiness programs, transportation assistance. Crisis House refers clients primarily to East County Career Center.

Economic Development Activities

Downtown El Cajon Business Improvement Program

Commercial structures along Main Street east of Magnolia Avenue have long become deteriorated. In FY 1993/94, the El Cajon Redevelopment Agency initiated activities to establish a Downtown Business Improvement Program that provides financial assistance to property and business owners to improve the exterior of their businesses.

In addition, the Agency has completed a 12.5-acre project at the northwest corner of Main and Magnolia. The project involved the removal of blighted commercial and residential development, and replacement with other commercial uses that provide for expanded employment opportunities.

Downtown El Cajon Redevelopment Project Area (in planning)

The Agency is also pursuing another redevelopment project at the southwest corner of Main and Magnolia. Planning and development of a mixed-use project consisting of 28 single-family townhouse units and approximately 12,000 square feet of commercial/retail is underway.

Downtown El Cajon is the center of the City as well as the historic crossroads of the East County region. Once the social and business hub of East County, downtown El Cajon had declined as suburban development accelerated in neighboring towns during the 1950s. The creation of low-income housing at the border of the Downtown district, in addition to the construction of malls and urban strip centers outside of town, drew businesses and people away from El Cajon's core. Downtown El Cajon eventually declined from a flourishing community to one listed as "blighted" by HUD.

Downtown El Cajon is bordered by Pierce Street to the west, Highway 8 to the north, Mollison and Lincoln Avenues to the east, and Washington Avenue to the south, as shown on Figure 3-14. The Downtown area includes an old-fashioned Main Street with an eclectic variety of shops, galleries, restaurants, theater, arts and entertainment and the City's historical covered sidewalks, an architectural element unique to El Cajon. Although it features several commercial and retail opportunities, the majority of the Downtown El Cajon area is developed with residential uses.

Nineteen percent of the City residents live in the downtown area. In comparison to residents citywide, Downtown residents are slightly younger, with 45 percent of the population between the ages of 20 and 44, as opposed to the overall City's 39 percent in that same age group. Downtown residents experience a slightly greater average household size with 2.9 persons versus 2.7 persons on average for the City, in addition to having a greater percent of families with children (44 percent versus 38 citywide). Sixteen percent of the Downtown area's households are characterized as large households, while the City has 13 percent. Downtown also has a greater proportion of overcrowded households than the City, with 21 percent of households considered overcrowded versus the City's 13 percent.

As activity in the City's center began declining by the end of the 1950s, Downtown El Cajon's economy also weakened. As shown in Figure 3-14, nearly the entire Downtown area is considered low income. Sixty-two percent of Downtown households earn less than the citywide median household income of \$35,566, and over half of households in Downtown earn less than \$29,999.

Over the years El Cajon has experienced greater diversity as immigration to the area has increased. Following White residents at 49 percent, the majority of Downtown residents are Hispanic, at 33 percent, and Black, at 9 percent. This compares to the citywide population of 22 percent Hispanic residents and 5 percent Black residents.

With the vision of returning the Downtown area to a thriving urban center, the City began working to bring people and businesses back to the heart of the City in the mid 1990s. Residents, business owners, and City and County governments worked together to create a revitalization plan in 1996 and establish Downtown El Cajon, Inc. and its fundraising partner El Cajon Culture Zone. These organizations encouraged and managed economic growth within the City's delineated Downtown business district. In May 2002, Downtown El Cajon, Inc. received certification as a National Main Street Community, a program of the National Trust for Historic Preservation. The El Cajon Community Development Corporation (El Cajon CDC) was created in August 2002 to promote community development in addition to revitalizing the business district.

With the recognition that a City's economic health is largely dependent on the health of its surrounding neighborhoods, El Cajon CDC has developed a comprehensive housing program to create affordable housing for low and moderate income families as well as maintain and improve Downtown's existing housing stock. The creation of new affordable housing is facilitated by El Cajon CDC as a federally designated Community Development Housing Organization (CHDO), which is funded by a portion of the City's HOME funds. As a CHDO, El Cajon CDC can own, develop, and/or sponsor the creation of affordable housing for low and moderate income persons in El Cajon. El Cajon CDC also has access to Redevelopment Agency funds and various grants to supplement HOME funds.

El Cajon CDC is overseen by the City's Housing Committee, which together work with building and real estate professionals, local social service agencies, community members, City departments, and the City Council to implement plans to bring life back into Downtown El Cajon. Six committees have been formed to manage specific programs developed by the CDC: Design; Community Enhancement; Economic Restructuring; Organization; Promotion; and Housing.



"Lend A Hand Day" neighborhood cleanup (organized by the El Cajon Community Development Corporation)

Over the years, El Cajon CDC has worked with the community to promote economic progress and return vitality to the Downtown area. Since 1997, the City has witnessed an increase in property values and lease rates as well as public and private investment. Thirty new businesses relocated to the Downtown District between 2000 and 2002, and 150 new jobs were created in that time. Crime in the Downtown District is down by more than 12 percent as of 2002, and graffiti reduced by 17 percent. Community development activities include the International Women's Kitchen, a business incubator project that offers low-income immigrant and refugee women the opportunity to achieve economic independence while creating specialty foods to sell at City events and catered functions. The organization gives participants access to local businesses for job placement and grants scholarships. The CDC has also sponsored a street revitalization project where residents, City government, law enforcement, social service agencies and non-profit organizations work together to beautify decaying neighborhoods by painting, cleaning, and landscaping homes.

The collaboration of El Cajon CDC, non-profit groups, government offices and residents has enhanced the quality of life for those residing in the City's center, thus creating a foundation supportive of economic development. Downtown El Cajon is gradually making a come back, improving conditions for businesses and residents alike. The City is looking into the potential of establishing a Neighborhood Revitalization Strategy Area within the Downtown area to further support these efforts.

Section 108 Loan

To expand its economic development efforts, the City of El Cajon has and will continue to pursue the Section 108 loans offered by HUD, when necessary. The City is eligible to receive a loan of up to five times its annual CDBG allocation in order to finance economic development activities and public improvements in the City. This program will be discussed in detail in Section 4, Five-Year Housing and Community Development Strategy, of this Plan.

East County Regional Chamber of Commerce

The East County Regional Chamber of Commerce serves the cities of La Mesa and El Cajon. The Chamber has established two committees which are involved in economic development. The Industrial Committee is an ad hoc committee which deals with issues of business retention and the Business Development Council is a joint-committee between the City and the Chamber of Commerce to focus on business recruitment, retention, and expansion. Although the Council is currently inactive due to the recent business climate, the Chamber and its staff are continually on the look out for employers who are looking for employees and business recruitment.

The Chamber has also developed an annual nine-month leadership program, Leadership East County, to train local business owners and CEOs in issues related to economic development and provide them with a broad picture of community issues related to business. At the end of each program year, the class picks a project as their Future Vision project. The Class of 2001 chose to facilitate and expedite new signage for the East County Performing Arts Center, which was successfully accomplished in 2003. The current group will decide on their Future Vision's project during their retreat in spring 2004.

The Chamber is also working as an intermediary between businesses and Welfare to Work service providers. The Chamber facilitates business access to tax incentives and other benefits related to hiring Welfare to Work participants. A goal of the Chamber is to facilitate the connection of businesses looking for employees with individuals seeking employment.

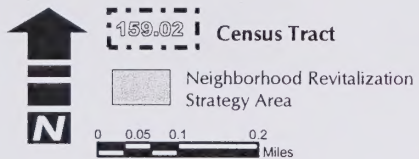


Figure 3-14

Downtown
El Cajon

City of El Cajon

Housing Element and Consolidated Plan
2004 - 2010

3.9.5 Infrastructure Improvements

Results of the Housing and Community Development Needs Survey indicate that residents rated the importance of infrastructure improvements as follows:

Infrastructure Improvements	Score
Street Lighting	3.04
Sidewalk Improvements	2.70
Street/Alley Improvement	2.53
Drainage Improvement	2.49
Water/Sewer Improvement	2.44

While infrastructure improvements are CDBG-eligible activities, expenditure of CDBG funds on such improvements can only take place in income-eligible areas. The CDBG program defines income eligibility as any block group or census tract with 51 percent or more of its population earning incomes less than or equal to 80 percent of the Area Median Family Income. Figure 3-4 in this Plan illustrates the income-eligible low/moderate block groups in the City of El Cajon. Currently, the City has not been using CDBG funds for infrastructure improvements, except for ADA improvements.

The City's Public Works Department is responsible for the operation, maintenance, and upgrading of its local street, sewer, and drainage systems. General funds, sewer reserves, gas tax, and other funding sources have been used to finance the improvements to these systems.

Street Improvements

The City's Public Works Department is responsible for maintenance of the local street system, including all sidewalks, curbs and gutters, and the local in-street storm drain facilities. The Department is also responsible for street construction not otherwise completed by developers or through improvement districts. Specific improvements identified include:

- Providing traffic calming devices where necessary
- Providing widening and road improvements on Jamacha Boulevard between East Main Street to South City limit, Marshall Avenue between Fesler Street and Bradley Avenue, Johnson Avenue between El Cajon Boulevard to West Main Street, and Madison Avenue between Johnson Avenue and Magnolia
- Providing sidewalk repair
- Providing curbcuts to improve wheelchair accessibility

Gas tax and Transnet funds are the primary funds that will be used to finance the City's street maintenance program and installation of new traffic signals and/or modification of traffic signals. Currently, the City has reached signal saturation; all intersections needing traffic signals have been installed, but propose a few traffic signal improvements (left turn signals) to improve traffic flow. Overall, the priority for street improvements funded by CDBG is low, with the exception of sidewalk improvements needed to meet ADA requirements.

Flood Prevention/Drainage Improvements

According to the El Cajon General Plan 2000, most of the City's tributary drainage system northward toward the San Diego River is in well-defined channels, most of which have already been lined.

In the low and moderate income neighborhoods, improvements are needed for the Broadway Channel and the Third Street and Madison Avenue drainage pipe. The Broadway Channel was unlined and is scheduled for concrete lining, and the Third Street and Madison Avenue drainage pipe needs to be upgraded to a double-box system. In addition, the following projects are needed at various locations throughout the City:

- Installation of storm water pollution structural controls (storm drain filters, etc.)
- Replacement of corrugated metal pipe storm drains

Wastewater funds will be the primary funding source for these projects. Because this funding is available, the priority for expenditure of CDBG funds for this purpose is low.

Garbage/Trash Removal

El Cajon maintains a franchise agreement with Waste Management, a private hauler, for its trash removal services. All refuse generated in the City is hauled to the transfer station within the City or hauled to the Sycamore Landfill. Refuse collection is mandatory for single-family residences in El Cajon eliminating past problems of occasional illegal dumping. The general priority for use of CDBG funds for garbage/trash removal is low.

Sewer System Improvements

The City of El Cajon is a member of the San Diego Metropolitan Sewer District and approximately 10 million gallons per day (mgd) of sewer capacity has been contracted for the City's use. Following the completion of a sewer line sealing program and through water conservation measures, the City has estimated the current daily use at about 8.5 mgd. The City anticipates that the contracted 10 mgd capacity will be adequate to accommodate the City's population at General Plan buildout.

According to the Public Works Department, however, many of the City's old sewer lines need to be replaced with larger lines funded through the sanitation capital improvement fund. The following sewer line enlargement projects in the City's low and moderate income neighborhoods are scheduled:

- Johnson Avenue from Main Street to Madison Avenue
- Portions of First Street, Redwood Avenue, and Anza Street, between East Main Street and Washington Avenue

The City also plans for the relining of sewer pipes and personholes at various locations. An estimated \$1,000,000 in wastewater fund reserves would be required to fund this project.

The priority for expenditure of CDBG funds for this purpose is low because other funding is available.

Water System Improvements

The City of El Cajon is served by the Helix Water District (HWD) and the Padre Dam Municipal Water District. According to representatives of the Helix Water District, the water supply is obtained primarily from the San Diego Water Authority, 82 percent historically and 95 percent recently due to current drought conditions. Water is filtered at the District's 106 mgd R.M. Levy Treatment Plant, and then, in general, distributed to the City of El Cajon through a gravity flow system.

Plans for maintenance and expansion for the HWD's facilities are submitted annually to District's Board of Directors. The District maintains and updates a 10-year Capital Improvement program. The District's improvement needs are identified under this program and scheduled as financial resources become available. Maintenance and capital improvements are funded by water sales revenue. All private water improvement projects are paid for by private developers and then granted to the District for operation and maintenance.

Overall, the District's facilities are reliable and continually improving and there are no serious deficiencies in the system. As redevelopment occurs, specific deficiencies may be identified that will require replacement of existing facilities and/or installation of new facilities. However, the general priority for use of CDBG funds for water system improvements is low.

A.4 Evaluation of Accomplishments under Adopted Housing Demand

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CHAPTER

4 Housing and Community Development Strategy

This five-year Housing and Community Development Strategy is the centerpiece of the 2004-2010 Housing Element/Consolidated Plan (HE/CP) for El Cajon. The Strategy describes:

- General priorities for assisting households
- Strategies and activities to assist those households in need
- Specific objectives identifying proposed accomplishments

The Strategy also addresses the following:

- Anti-poverty strategy
- Lead-based paint reduction
- Institutional structure
- Reduction of barriers to affordable housing
- Coordination among agencies

4.1 Evaluation of Accomplishments under Adopted Housing Element

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the update to their housing elements. The results of this evaluation should be quantified where possible, but may be qualitative where necessary. The 1999-2004 El Cajon Housing Element contains a series of program actions related to the following housing goals:

- Conserve and improve existing affordable housing
- Provide adequate sites
- Assist in development of affordable housing
- Remove governmental constraints
- Promote equal housing opportunities

This section summarizes the City's housing accomplishments in the area of new construction, rehabilitation, home ownership assistance, and rental assistance between FY 1999/2000 and FY 2003/2004. Appendix B provides more details about each of the programs.

The City provides detailed evaluation of its performance in housing and community development activities using CDBG and HOME funds through its Consolidated Plan Annual Planning and Reporting (CAPER) processes. These performance reports are on file at City Hall and are not incorporated into this document.

4.1.1 Conserve and Improving Existing Affordable Housing

Residential Rehabilitation Programs

1999-2004 Objectives: Provide rehabilitation assistance to 20 owner units and 50 renter units annually.

Status: The objective of the residential rehabilitation programs is to provide residents with financial assistance to make necessary repairs and improvements to their property. The City offers three types of residential rehabilitation programs: single-family, multi-family, and mobile home programs. Between July 1999 and January 2004, a total of 227 households have been assisted through these programs.

Specifically, the City has funded several single-family residential rehabilitation programs. These programs include the Housing Rehabilitation Loan Program, Caring Neighbors program, Labor's Community Service Agency's program, and a Residential Historic Preservation program. These programs have assisted at least 23 homeowners with rehabilitation assistance, with assistance ranging from very minor rehabilitation to substantial rehabilitation projects.

The City's multi-family rehabilitation program began in 2000. The City has not yet issued a loan under this program and is looking into ways to increase participation in the program.

Mobile Home Park Program

1999-2004 Objectives: Preserve affordable housing opportunities and enforce State mobile home park conversion requirements.

Status: This program provides owners of mobile homes with financial assistance to make necessary repairs to their homes. The mobile home park program has assisted 140 households with mobile home rehabilitation loans.

Relocation and Replacement Housing Plans

1999-2004 Objectives: Implement required relocation and replacement housing plans.

Status: The City continues to comply with State and federal relocation and replacement housing requirements.

Section 8 Rental Assistance /Housing Choice Vouchers

1999-2004 Objectives: Continue participation in the Section 8 program and maintain current level of assistance.

Status: The City continues to participate in the Section 8 Housing Choice Vouchers program. Currently, 2,339 households in El Cajon receive Section 8 assistance. On average, 3,362 households are on the waiting list each year. Between 1999 and 2004, 437 additional households in the City received Section 8 assistance.

Home Sharing

1999-2004 Objectives: Make 50 matches annually.

Status: The City continues to support the East County Council on Aging's Shared Housing Program. Between 1999 and 2004, the City assisted 179 seniors under the Shared Housing Program, averaging approximately 36 matches annually.

Mobile Home Rental Assistance

1999-2004 Objectives: Assist in promoting the mobile home rental assistance program to be offered by HUD and the County, with the goal of increasing the level of assistance.

Status: This program was not funded by the County.

Preservation of Assisted Housing at Risk of Converting to Market Rate

1999-2004 Objectives: Monitor at risk status of projects and work to preserve the affordability of assisted housing.

Status: All of the at-risk projects continue to operate as affordable housing.

4.1.2 Provide Adequate Sites

Land Use Element/Zoning

1999-2004 Objectives: Provide appropriate land use designations to fulfill the City's share of regional housing needs.

Status: The City identified adequate sites for accommodating the City's share of regional housing needs. In addition, the City has appointed a citizen committee to work with the Planning Commission to review various residential zones. The committee has provided the City Council with recommendations such as allowing some denser development to occur, especially in areas close to transit stations.

Target Housing Sites in the Downtown Specific Plan and Transit Center areas

1999-2004 Objectives: Utilize incentives to facilitate higher density development in the Downtown Specific Plan and Transit Center areas.

Status: The City assisted with the establishment of the El Cajon Community Development Corporation. The El Cajon CDC is certified by the City as a Community Housing Development Organization (CHDO). El Cajon CDC's mission is to ensure the economic vitality of Downtown El Cajon. See also accomplishment under Land Use Element/Zoning.

Sites for Homeless Shelters/Transitional Housing

1999-2004 Objectives: Establish process for the approval of transitional service centers and identify appropriate locations for such facilities.

Status: El Cajon's zoning ordinance has been modified to allow emergency shelters by right in the M and C-M (Industrial and Heavy Commercial/Light Industrial) zoning districts subject to the approval of a Site Development Plan (SDP). In addition, during FY 2002/2003, a permanent transitional housing facility was proposed and approved. The proposed facility would provide 90 units of transitional housing and could accommodate up to 360 individuals. Alpha Project, the nonprofit that will operate the facility, is currently exploring availability of funding from a variety of sources before proceeding with the rehabilitation of the structures. Full operation status is expected in late 2005.

4.1.3 Assist in Development of Affordable Housing

Density Bonus

1999-2004 Objectives: Continue to provide density bonus and incentives for affordable housing development.

Status: While no development took advantage of the density bonus program, the City assisted in the development of affordable housing using other incentives, including financial assistance. A total of 6 condominium units and 20 single-family homes were developed with City assistance.

First-Time Homebuyer Assistance (Redevelopment Set-Aside and HOME)

1999-2004 Objectives: Assist 20 first-time homebuyers annually.

Status: A cumulative total of 110 families have been assisted in purchasing a home between July 1999 and January 2004 through the City's First-Time Homebuyers Assistance program. Sixty-four families have been assisted using HOME funds and 46 families with Redevelopment funds. Increases in housing prices have been a challenge to this program, however, adjustments to the program have been made to maintain and increase participation levels.

In addition, a county-wide effort created a public non-profit agency called the San Diego Area Housing Financing Agency which created a Lease-Purchase program. Although the program ended in February 2003, a total of nine escrows were closed. The Agency is exploring other homeownership assistance programs. In addition, a total of 70 Mortgage Credit Certificates have been issued.

The City has also supported two Community Housing Development Organizations (CHDOs) – San Diego Community Housing Corporation (SDCHC) and San Diego Interfaith Housing Foundation (SDIHF). Combined, HOME funds were provided to acquire land, construct 14 units for low-income (80 percent of MFI) first-time homebuyers, and provide funds for silent seconds, down payment and closing cost assistance. SDCHC constructed six units that were sold out by the end of FY 2002-2003, while the eight units constructed by SDIHF were in escrow during the end of 2003. The City is currently working with the El Cajon CDC to facilitate affordable housing development in the downtown.

In addition, the El Cajon Redevelopment Agency funds a first-time homebuyers program. Between 1999 and 2004, the Agency has assisted three developments, totaling approximately 26 units. All units were sold by the end of 2003. Nineteen of these units were affordable to low income households while the remaining seven units were affordable to moderate income households.

Mortgage Credit Certificates

1999-2004 Objectives: Continue to participate in the MCC program.

Status: This program is a Federal Income Tax Credit program. MCC increases the loan amount a resident is qualified for by reducing federal income taxes and increasing net earnings. A total of 70 Mortgage Credit Certificates have been issued.

Multi-Family Revenue Bond Program

1999-2004 Objectives: Encourage prospective developers to take advantage of available bond financing through the County.

Status: In recent years, the availability of bond financing through the County has been limited. No development was achieved using bond financing through the County.

Non-Profit Housing Development Corporations

1999-2004 Objectives: Continue to solicit involvement of nonprofit developers in affordable housing development.

Status: The City works with a number of CHDOs to develop affordable housing. Specifically, the City loaned SDCHS \$366,132 of HOME funds to construct 6 units for low-income first-time home buyers. Funds were made available for site acquisition, silent seconds and funds for down payment and closing cost assistance. The City also loaned SFIHF \$807,221 of HOME funds to acquire land and construct up to eight units to be sold to low-income first-time homebuyers. The City is also working with the El Cajon Community Development Corporation to provide affordable housing in the downtown.

Land Assemblage and Write-Down

1999-2004 Objectives: Utilize redevelopment authorities to facilitate lot consolidation in the Downtown Area and Transit Center Area.

Status: The City assisted with site assembly and land write-down for affordable housing projects. See accomplishments under Non-Profit Housing Development Corporations.

Affordable Housing Funding Sources

1999-2004 Objectives: Identify and pursue affordable housing funding as available and appropriate.

Status: The City uses CDBG, HOME and redevelopment housing funds to facilitate affordable housing development. The City also received a grant from CalHOME for the First Time Homebuyers program.

4.1.4 Remove Governmental Constraints

Zoning Ordinance/Second Unit/Condominium Conversion

1999-2004 Objectives: Monitor Zoning Ordinance to ensure standards to not constrain affordable residential development.

Status: The City has adopted several revisions to the Zoning Ordinance:

- a. Condominium Conversions - revisions to minimize the requirements associated with the conversion of apartments to condominiums.
- b. Senior Housing - revisions to parking requirement for senior housing and certain subsidized projects.
- c. Second units on single-family lots are permitted pursuant to approval of a site development plan.
- d. Emergency shelters are permitted by right in M and C-M zoning districts.

Between 1999 and 2004, 11 second units and 851 condominium conversions have been approved in El Cajon.

Development Fees

1999-2004 Objectives: Monitor development fees to assess their impact on housing costs.

Status: Currently, the City has one of the lowest fee structures in San Diego County. In addition, the City is looking into exempting affordable housing projects from certain fees or regulations.

Expedited Project Review

1999-2004 Objectives: Develop a streamlined process for projects with an affordable housing component.

Status: The City has a policy to fast-track affordable housing projects, reducing costs due to time delays.

4.1.5 Promote Equal Housing Opportunities

Fair Housing

1999-2004 Objectives: Continue to provide fair housing service and comply with fair housing planning requirements.

Status: The City is a member of the Fair Housing Resources Board and contracts with the Heartland Human Relations and Fair Housing Association to provide a wide range of fair housing services to residents. A total of 5,088 residents have been assisted with fair housing services. In addition, the City participated in a regional effort to prepare an Analysis of Impediments to Fair Housing Choice.

For the period of 1999-2004, the City has established an objective to provide affordable housing opportunities to 562 extremely low, very low, and low income households. With dedicated efforts and funding, the City achieved a total of 867 affordable housing opportunities, 782 of which were for extremely low, very low, and low income households. Of these 782 households benefited/units created, 682 units have affordability covenants, inclusive of 477 units for extremely low income households, 69 units for very low income households, and 136 units for low income households.

Table 4-1
1999-2004 Housing Accomplishments

Program/Activity	Extremely Low Income	Very Low Income	Low Income	Moderate to High Income	Number of Units
Rehabilitation Activities					
Multi-Family	0	0	0	64	64
Mobile Home	34	59	70	0	140
Single Family					23
Total Rehabilitated Units					227
Homeownership Assistance					
First Time Homebuyers	5	2	57	46	110
Total Households Assisted					110
New Construction Activities					
Condominiums	0	0	0	6	6
Single Family Residences	1	1	17	1	20
Mortgage Credit Certificates	0	0	33	37	70
Total Newly Constructed Units					96
Rental Assistance					
Section 8	436	0	0	0	436
Total Households Assisted					436
Total Households Assisted					869

Notes:

Extremely Low Income (0-30% of MFI)

Very Low Income (31-50% of MFI)

Low Income (51-80% of MFI)

Moderate Income (81-120% of MFI)

High Income (>120% of MFI)

Source: City of El Cajon Community Development Department, January 2004.

4.1.6 Share of Regional Housing Growth

State law requires a local jurisdiction to provide for its share of regional housing needs. The 1999 Regional Housing Needs Statement (RHNS) by SANDAG estimated that the City of El Cajon's share of the regional housing need was 809 new units between July 1, 1999 and June 30, 2004, with the following income distribution:

- Very Low Income (0-50 percent MFI) - 170 units
- Low Income (51-80 percent MFI) - 138 units
- Moderate Income (81-120 percent MFI) - 186 units
- Upper Income (120+ percent MFI) - 315 units

According to the State Department of Finance, the City housing stock increased 145 units between 2000 and 2003 (121 single-family homes and 24 multi-family units). These include 20 single-family homes and 6 condominiums developed with City assistance and affordable to lower income households. Specifically, among the 26 affordable units, 1 was for extremely low income, 1 for very low income, and 17 for low income, and 7 for moderate income households. The remaining 119 units were privately developed single-family homes and townhomes/condominiums.

According to the California Association of Realtors, the median price for a home in El Cajon was \$310,500 in 2003. This price range is considered affordable to moderate income households (see Table 3-22, Affordable Housing Costs by Income). This analysis assumes that half of these single-family homes are affordable to moderate income households, with the remaining half being affordable only to upper income households. Townhomes/condominiums in El Cajon are affordable to most moderate income households.

Overall, the City achieved 18 percent of its share of regional housing needs in terms of new construction. Specifically, the City fulfilled about 19 percent (95 out of 494) of its share for new lower and moderate income housing.

4.1.7 Share of Affordable Housing

In addition to identifying each jurisdiction's share of regional housing needs, SANDAG also allocates each jurisdiction's share of affordable housing needs. "Share of affordable housing" refers to the number of lower income households (80 percent of the County MFI) requiring assistance during a housing element cycle. The *Regional Housing Needs Statement* for the 1999-2004 housing element period identifies a share of 2,055 households in El Cajon.

SANDAG establishes a target of good faith effort for each jurisdiction that is considered to be realistically achievable within the housing element cycle. This good faith effort is established at 562 households for El Cajon. According to City and SANDAG records, El Cajon provided affordable housing opportunities to 869 lower income households between 1999 and 2004 or 154 percent of the target goal. Through a variety of rental assistance, homebuyer assistance, new construction, and rehabilitation programs, El Cajon assisted 573 extremely low income, 72 very low income, and 221 low income households between 1999 and 2004. This level of accomplishments renders the City eligible to self-certify the Housing Element for the 2004-2010 cycle.

4.2 Goals and Policies

This section contains the goals and policies the City will implement to address a number of important housing and community development issues.

4.2.1 Housing Goals and Policies

Maintenance and Preservation of Housing

Approximately 46 percent of the City's housing stock is over 30 years old, indicating the potential need for rehabilitation and continued maintenance for a significant portion of the City's housing stock. A large portion of the renter-occupied housing is managed by absentee landlords. A common problem with such absentee ownership is inadequate building maintenance. Based on the 2000 Census data, more than 38 percent (7,818) of El Cajon's rental units are over 30 years of age and may potentially need physical improvements.

Goal 1.0: Maintain and enhance the quality of residential neighborhoods in El Cajon

Policy 1.1: Advocate the rehabilitation of substandard residential properties by homeowners and landlords.

Policy 1.2: Continue to utilize the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing quality and conditions in El Cajon.

Policy 1.3: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Policy 1.4: Preserve the affordable housing stock in the City.

Housing Opportunities

El Cajon encourages the construction of new housing units that offer a wide range of housing types to ensure that an adequate housing supply is available to meet the City's existing and future needs. Providing a balanced inventory of housing in terms of unit type, cost, and style will allow the City to fulfill a variety of housing needs. Specifically, increased homeownership will enhance neighborhood stability.

Goal 2.0: Encourage the adequate provision of housing by location, type of unit, and price to meet the existing and future needs of El Cajon residents.

Policy 2.1: Provide a variety of residential development opportunities in the City to fulfill regional housing needs.

Policy 2.2: Facilitate the production of housing for all segments of the population including those with special needs.

Policy 2.3: Require that housing constructed expressly for low income households not be concentrated in any single portion of the City.

Policy 2.4: Implement the Downtown Specific Plan and facilitate the development of higher density housing in and around downtown.

Policy 2.5: Encourage the development of new housing units designated for the elderly and disabled persons to be in close proximity to public transportation and community services.

Policy 2.6: Pursue State and Federal funding sources to maintain the supply of affordable housing in El Cajon.

Policy 2.7: Continue to use the San Diego County Housing Authority to provide rental assistance to lower income households with special needs who are overpaying for housing.

Policy 2.8: Work with the San Diego County Housing Authority to de-concentrate the use of Section 8 rental assistance.

Home Ownership

The option of homeownership in Southern California has become a privilege that is often not available to lower income households or potential first time homebuyers. Rising construction and land costs, as well as market pressure due to increased demand, have contributed to the cost of housing in El Cajon. The City will continue to facilitate the creation of affordable homeownership opportunities in its jurisdiction.

Goal 3.0: Provide increased opportunities for home ownership.

Policy 3.1: Assist in the development of affordable ownership housing for lower income residents.

Policy 3.2: Provide favorable home purchasing options to lower and moderate income households, such as through interest rate write-downs, downpayment assistance, mortgage revenue bond financing, and Mortgage Credit Certificates.

Policy 3.3: Facilitate the purchase of units converted to condominium ownership by existing tenants through use of ownership subsidies.

Removal of Constraints on Housing Development

Some governmental policies and market conditions can constitute constraints to housing development and affect the affordability of housing. While the City has little influence on market conditions, certain governmental constraints can be minimized to facilitate new construction.

Goal 4.0: Remove governmental constraints on housing development.

Policy 4.1: Continue to allow second units, condominium conversions, and residential units in office/commercial zones as specified in the City's Zoning Ordinance.

Policy 4.2: Encourage the use of density bonuses and provide other regulatory concessions to facilitate affordable housing development.

Policy 4.4: Facilitate building permit and development plan processing for residential construction.

Policy 4.5: Expedite project review of residential developments with an affordable housing component.

Fair Housing

In order to make adequate provision for the housing needs of all economic segments of the community, the City must ensure equal and fair housing opportunities are available to all residents.

Goal 5.0: Promote equal opportunity for all residents to reside in housing of their choice.

Policy 5.1: Promote fair housing practices in the sale or rental of housing with regard to race, color, national origin, ancestry, religion, disability, sex, age, marital status, familial status, source of income, and sexual orientation.

Policy 5.2: Provide fair housing services to El Cajon residents.

Policy 5.3: Encourage the dispersion of affordable housing to avoid the over-concentration of such units in any geographic areas.

4.2.2 Community Development Goals and Policies

Homelessness

The Regional Task Force for Homeless estimated that the City has urban homeless population of 200. In addition, the City serves as a service hub for homeless persons in the East County area.

Goal 6.0 Ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing and independent living.

Policy 6.1: Address the needs of the homeless and those threatened with homelessness using a continuum of care model.

Policy 6.2: Evaluate support facilities and service needs of the homeless and near homeless, and identify appropriate agencies and resources.

Policy 6.3: Coordinate with the San Diego County Regional Task Force on the Homeless for needs assessment and resource allocation.

Policy 6.4: Provide adequate sites for homeless shelters and transitional housing facilities to accommodate the City's homeless population.

Community Facilities

Goal 7.0: Provide for the needed public and community services and facilities to serve those of lower and moderate income.

Policy 7.1: Provide for new public and community facilities and improve the quality of existing public and community facilities to serve those of lower and moderate income.

Policy 7.2: Continue to support public and social service agencies that serve the lower and moderate income population through direct funding and/or reduced rents for City-owned buildings.

Community Services

Goal 8.0: Improve public safety for all residents.

Policy 8.1: Improve public safety through increased community policing and crime prevention activities.

Goal 9.0: Provide supportive services for non-homeless persons with special needs.

Policy 9.1: Provide supportive services for persons with special needs, including the elderly, disabled, at risk youth, people with substance abuse, and people living with AIDS/HIV.

Infrastructure Improvements

Goal 10.0: Provide for needed infrastructure improvements in lower and moderate income target areas.

Policy 10.1: Coordinate the needed infrastructure improvements through the City's capital improvement planning process.

Policy 10.2: Provide for the access needs of the physically disabled.

Economic Development

Goal 11.0: Provide for the economic development needs of lower and moderate income target areas.

Policy 11.1: Expand employment opportunities for residents through job creation and retention efforts.

Policy 11.2: Revitalize economically blighted areas through property rehabilitation and public improvement activities.

Policy 11.3: Provide job training and placement services for the unemployed and underemployed.

Policy 11.4: Encourage the revitalization of Downtown El Cajon.

4.3 Resources for Housing and Community Development Activities

4.3.1 Inventory of Primary Federal, State, Local, and Private Resources

The City of El Cajon has access to a variety of federal, state, and local resources to achieve its housing and community development goals. Specific funding sources will be utilized based on the opportunities and constraints of each project or program. The following is a list that summarizes the major sources of funding available to the City for implementing housing and community development activities in El Cajon.

Resources for Housing and Community Development Activities

Community Development Block Grant (CDBG)

CDBG funds are grants awarded to the City on a formula basis for housing and community development activities. Eligible activities include:

- Acquisition
- Rehabilitation
- Home Buyer Assistance
- Economic Development
- Homeless Assistance
- Public Services

HOME Investment Partnerships Act (HOME)

The HOME program is a flexible grant program awarded to the City on a formula basis for expanding affordable housing opportunities. Eligible activities include:

- New Construction
- Acquisition
- Rehabilitation
- Home Buyer Assistance
- Rental Assistance

American Dream Downpayment Initiative (ADDI)

ADDI funds are grants awarded to the City on a formula basis for expanding affordable homeownership opportunities for lower income households. The program is intended to increase the overall homeownership rate, especially among minority groups who have lower rates of homeownership compared to the national average. Eligible activities include:

- Downpayment assistance
- Closing costs

CalHOME Funds (Proposition 46 Funds)

CalHome funds are to be used in conjunction with the HOME and ADDI funded first time homebuyer programs at a 2:1 ratio as long as the CalHOME funds last. The City was awarded a \$500,000 competitive grant, but the funds must be loaned out by the City to

homebuyers. Over time, as the loans are repaid, the funds will again be loaned out to first time homebuyers.

Federal Emergency Management Agency Homeless Grants (FEMA)

FEMA funds are grants to the City as a CDBG entitlement jurisdiction to provide emergency homeless services. The City contributes its allocation to County's FEMA Homeless Program. Eligible activities include:

- Shelter Voucher
- Food Voucher
- Transportation
- Utility
- Emergency Rent and Mortgage Payment

Section 8 Rental Assistance Program

Section 8 Rental Assistance program provides rental assistance payments to owners of private market rate units on behalf of very low income tenants. The City contracts with the Housing Authority of the County of San Diego to administer the Section 8 program.

Section 108 Loan

Section 108 provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdictions must pledge its future CDBG allocations for repayment of the loan. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. The maximum loan term is 20 years. Eligible activities include:

- Acquisition
- Rehabilitation
- Home Buyer Assistance
- Economic Development
- Homeless Assistance
- Public Services

El Cajon Redevelopment Agency

Tax increment funds generated by the Redevelopment Agency can be used to facilitate the removal blighting conditions in the Project Area. Eligible activities include:

- Acquisition and Land Assembly
- Rehabilitation
- New Construction
- Economic Development
- Infrastructure Improvements

Specifically, 20 percent of the tax increment funds are set aside for affordable housing activities. Eligible activities include:

- Acquisition
- Rehabilitation
- New Construction
- Rental and Homeownership Assistance
- Housing services

4.4 Housing and Community Development Objectives and Activities

In establishing five-year priorities, the City of El Cajon has taken two concerns into consideration: 1) those categories of low and moderate income households most in need of housing and community development assistance; and 2) which activities will best meet the needs of those identified households.

A priority need ranking has been assigned to households to be assisted under each priority action according to the following ranking:

High Priority: Activities to address this need will be funded by the City during the five-year period.

Medium Priority: If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.

Low Priority: The City will not directly fund activities using funds to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan.

No Such Need: The City finds there is no need or that this need is already substantially addressed. The City will not support other entities' applications for federal assistance for activities where no such need has been identified.

The *Five-Year Priority Needs Tables* required by HUD for the Consolidated Plan contained throughout this section delineate El Cajon's priority housing, special populations, and community development needs for the five-year period of the Housing Element and Consolidated Plan. These priority needs were identified using information from the 2000 Census, local social service providers, the Housing and Community Development Needs Survey, and the City of El Cajon. The description each of El Cajon's priority needs, which precedes the associated table, focuses on those activities identified as High or Medium Priorities. The implementing programs identified rely upon funding available from federal, state, county, and local sources.

The priority needs are divided into the following general categories:

- Housing
- Homeless
- Community Facilities
- Community Services
- Economic Development and Anti-Poverty
- Infrastructure Improvements
- Planning and Administration

4.4.1 Housing Needs

Affordable Housing Estimate

State legislation (Government Code Section 65585.1) authorizes the self-certification process for San Diego County jurisdictions, requires that the share of affordable housing for the 2004-2010 period equal the maximum number of affordable units/opportunities jurisdictions can provide based on the financial resources and regulatory measures available in the Housing Element cycle.

Regional Housing Growth

As previously mentioned in Chapter 3, Housing and Community Development Needs Assessment, SANDAG is in the process of developing the Regional Housing Needs Statement. Based on various growth projections, the regional growth for this Housing Element cycle for San Diego County may range from 89,000 units to 110,000 units.

For the 1999-2004 period, the City was assigned a future housing need of 809 dwelling units, representing 0.8 percent of the total regional housing need. Assuming the same proportional share for the City for the 2004-2010 period, the City's share may range from 754 units to 932 units. According to CHAS data by HUD, 52.2 percent of City households are lower incomes. Using the same income distribution, it can be estimated that between 394 and 487 of the RHNA units should be for households with lower incomes.

Priority 1.1: Conserve and Improve Existing Affordable Housing

Supporting Rationale

Preserving the existing housing stock in El Cajon is a City priority. A substantial portion (46 percent) of the City's housing stock is over 30 years of age and will require physical improvements. A large portion of the renter-occupied housing is managed by absentee landlords. A common problem with such absentee ownership is inadequate building maintenance. More than 38 percent (7,818) of El Cajon's rental units are over 30 years of age and may potentially need physical improvements.

In addition to maintaining the City's existing housing stock, El Cajon must also conserve affordable housing units in the community. The rising housing costs have rendered housing unaffordable to many individuals, especially the elderly and first-time homebuyers. The preservation of affordable housing is important in ensuring adequate housing opportunities are available to all residents.

Analysis of the Home Mortgage Disclosure Act (HMDA) data indicated that home improvement loans typically have low approval rates. Publicly-funded rehabilitation assistance is needed to supplement the private lending market.

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes on prevention of childhood lead poisoning through housing-based approaches. This Act requires jurisdictions to focus on implementing practical changes in older housing to protect children from lead hazards.

Priority Needs/Target Groups

High Priority is assigned to addressing: 1) the rehabilitation needs of all very low income renter and owner households (0-50 percent MFI); and 2) the rehabilitation needs of all low income households with large families, overcrowding, or housing with physical defects (0-80 percent MFI). Efforts at rehabilitation also include a High Priority for the provision of code enforcement and energy efficient improvements. High Priority is assigned to addressing the LBP hazard.

Implementing Programs

Residential Rehabilitation Programs: The City administers a number of residential rehabilitation programs using various funding sources:

- a. **Single-Family Residential Rehabilitation** - The City administers a number of housing rehabilitation programs using CDBG, HOME, and redevelopment set-aside funds.

- The Housing Rehabilitation Loan Program (HRLP) provides assistance to owner-occupants of single-family homes and mobile homes using redevelopment set-aside, HOME, and CDBG funds. The goal of the City's HRLP is to improve neighborhoods by preserving and enhancing the housing stock and provide financial assistance to eligible homeowners to enable them to make necessary home improvements.

With redevelopment and HOME funds, this program provides zero interest deferred loans to low-income (up to 80 percent MFI) owner-occupants to perform eligible rehabilitation work. The maximum loan amount is \$60,000 or 20 percent of the purchase price or appraised value (whichever is less).

In addition, the City provides zero interest deferred loans for moderate rehabilitation to low-income owner-occupants using CDBG funds.

- Mobile Home Rehabilitation Grant of \$8,350 - The City funds this grant program using CDBG and HOME funds. Eligible mobile homes must meet the Mobile Home Park Overlay Zone criteria. An elderly or disabled applicant is eligible to receive an additional grant of \$1,000.
- Caring Neighbors - The City funds the Caring Neighbors program operated by the Lutheran Social Services with CDBG funds. This program provides volunteer labor for elderly and disabled homeowners to perform minor rehabilitation work.

- b. **Multi-Family Residential Rehabilitation** - The City uses redevelopment set-aside and HOME funds to provide assistance to rehabilitate multi-family units. This program provides low interest loans of up to \$15,000 per individual unit to property owners of 5 to 15 unit multi-family projects.
- c. **Acquisition/Rehabilitation** - Redevelopment funds may be made available for acquisition/rehabilitation of apartments or for acquisition/conversion of apartments to condominiums. Redevelopment affordability restrictions will apply.

Five-Year Objectives:

- The City will provide rehabilitation assistance, including minor, moderate, and substantial rehabilitation, to 20 owner units and 25 renter units annually for a total of 100 owner units and 125 renter units over five years.
- The City will provide assistance to 60 elderly and disabled residents annually through Caring Neighbors for a total of 300 residents over five years.
- The City will distribute brochure materials throughout the community including City Hall, library, and key community locations.

Lead-Based Paint Hazard Reduction: Approximately 78 percent of the housing units in El Cajon were built prior to 1978. Based on the age of housing stock and household income, an estimated 5,831 older housing units with Lead-Based Paint in the City may be occupied by lower income households (0-80 percent MFI).

Five-Year Objectives:

- The City will continue to educate residents on health dangers of lead and encourage screening of children for elevated blood-lead levels by providing educational materials as part of the City's various housing rehabilitation programs.
- The City will require testing and lead hazard reduction in conjunction with rehabilitation.
- The City will provide educational materials on lead hazards to tenants and landlords as part of City inspections.
- The City will require inspections for lead at appropriate times when housing is otherwise being inspected or evaluated.

Mobile Home Park Program: The owners of older mobile home parks in El Cajon may begin converting the parks to other more economic uses. In order to protect the residents of mobile home parks, El Cajon adopted a Mobile Home Overlay Zone in the El Cajon Zoning Ordinance in 1992 and applied it to eight existing mobile home parks identified on the City's General Plan Land Use Map. These eight parks are the ones that came closest to meeting the City's standards for new mobile home parks.

The overlay zone establishes standards and criteria to be used in the development of new mobile home parks. The overlay zone also establishes procedures mandated by state law to which applications for park closure must adhere.

Five-Year Objectives:

- The City will continue to utilize the Mobile Home Overlay Zone to preserve affordable housing opportunities in El Cajon.
- If parks are to be converted, the City will ensure mobile home park tenants are provided adequate notice regarding pending conversions and are provided appropriate compensation.
- City representatives will meet with park tenants to provide information regarding the availability of housing assistance programs, including low cost senior citizen housing and rent subsidies.

- Where mobile home park conversions are within the Redevelopment Project Area, the El Cajon Redevelopment Agency will enforce State replacement housing requirements.

Section 8 Housing Choice Voucher: The Section 8 Housing Choice Voucher program extends rental subsidies to very low income (50 percent of MFI) families and elderly who spend more than 30 percent of their income on rent. The subsidy represents the difference between the excess of 30 percent of the monthly income and the allowable rent determined by the Section 8 program. Section 8 subsidies are issued in the form of vouchers that permit tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area, provided the tenants pay the extra rent increment.

The City of El Cajon contracts with the Housing Authority of San Diego County to administer the Section 8 Housing Choice Voucher Program. As of June 2003, a total of 2,339 households in El Cajon were receiving rent vouchers. Approximately 23 percent of the households receive Section 8 assistance are elderly households and another 30 percent are large families. Over 3,642 El Cajon households were reported to be on the waiting list for Section 8 assistance.

Five-Year Objectives:

- The City will continue to participate in Section 8 Housing Choice Voucher Program.
- The City will investigate the possibility of establishing its own Housing Authority for administering Section 8 Housing Choice Vouchers.

Home Sharing: Many seniors who would prefer to live independently resort to institutionalized living arrangements because of housing costs, security problems, or loneliness. The City provides redevelopment set-aside funding to the East County Council on Aging (ECCOA) to administer a shared housing program. This program assists seniors in locating roommates to share existing housing in the community. Services offered by the agency include information and referral, outreach, client counseling, placement, and follow-up. The additional rental income generated from the roommates aids the homeowners in meeting their housing expenses, and the relatively low rental cost assists the roommate by providing a source of affordable housing.

The majority of the seniors that receive assistance are very low income. The ECCOA indicates that housing costs are generally reduced to below 30 percent of resident income. Roommate matches are made for mobile homes as well as single-family homes. The ECCOA is in the process of merging with the Heartland Human Relation and Fair Housing Association. The ECCOA will continue to operate this program under the merged organization.

Five-Year Objectives:

- The Heartland Human Relations and Fair Housing Association, which the East County Council on Aging is now a part of, will continue to conduct educational outreach including public service announcements, distribution of brochures, and public speaking engagements in attempts to increase the number of seniors they are able to assist through roommate matches. The goal is to make 35 matches every year for a total of 175 elderly owners and elderly renters benefiting from the program over five years.
- The City of El Cajon will assist in program outreach efforts for the shared housing program through advertisements in the City newsletter, and placement of program brochures in key community locations.

Preservation of Assisted Housing at Risk of Converting to Market Rate: In order to meet the housing needs of persons of all economic groups in El Cajon, the City must guard against the loss of housing units available to lower income households. A total of 650 units in six HUD-insured projects are at risk of conversion to market rate prior to July, 2014. The City's objective is to either retain or replace as low-income housing all "at risk" units in the City. The El Cajon Community Development Department will implement the following programs on an ongoing basis to conserve its affordable housing stock.

- a. **Monitor Units at Risk** - Lexington Green, Broadway Apartments, Broadway Apartments II, and Key Largo are all eligible to prepay their remaining HUD-insured Section 236 loans and opt out of low-income use restrictions any time. Furthermore, long-term Section 8 contracts for these projects have already expired. Section 8 subsidies for units in these four projects are renewed on short-term basis and may not be renewed in the future due either to lack of funding at the HUD level or owner decision to opt out of the Section 8 program. In addition, two other projects – El Cajon Apartments and Silvercrest El Cajon – have Section 8 contracts that are expiring before the end of 2010.
- b. **Work with Potential Purchasers** - Establish contact with public and non-profit agencies interested in purchasing and/or managing units at risk to inform them of the status of at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.
- c. **Tenant Education** - The California Legislature extended the required notification period, requiring property owners give a 12-month notice of their intent to opt out of low income use restrictions. The City will work with tenants of at-risk units and provide them with education regarding tenant rights and conversion procedures. The City will also provide tenants in "at risk" projects information regarding Section 8 rent subsidies through the Housing Authority of the County of San Diego, and other affordable housing opportunities in the City.
- d. **Assist Tenants of Existing Rent Restricted Units to Obtain Priority Status on Section 8 Waiting List** – HUD has set aside special Section 8 vouchers for existing tenants in Section 8 projects that are opting out of low income use. Upon conversion, the units will stay affordable to the existing tenants as long as they stay. Once a unit is vacated and new tenant moves in, the unit will convert to market rate housing.

Five-Year Objectives:

- The City will monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units.
- The City will identify non-profit organizations as potential purchasers/managers of at-risk housing units.
- The City will explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units.
- The City will assist tenants to obtain special Section 8 vouchers reserved for tenants of converted properties.

Priority 1.2: Provide Adequate Sites

Supporting Rationale

A key element in satisfying the housing needs of all El Cajon's residents is to provide adequate sites for all types, sizes and prices of housing. The General Plan and Zoning Ordinance dictate where housing may occur, affecting the supply of land available for housing. The City of El Cajon has limited undeveloped acreage remaining within the City's boundaries. The majority of remaining residential development will therefore be accommodated through infill, particularly in targeted areas.

The City offers special incentives for providing housing for persons with special needs, particularly for the elderly and the disabled. According to special Census tabulations provided by HUD, El Cajon had about 6,167 elderly households, approximately 3,848 of these households were lower income. Among these 3,848 households, 34 percent experienced housing problems such as overpayment and inadequate housing. According to the Census, about 7,718 residents in El Cajon have physical disabilities. This group typically has difficulty in finding appropriate and affordable housing.

Priority Needs/Target Groups

High Priority is assigned to providing adequate residential sites to address the City's share of regional housing growth.

Implementing Programs

Land Use Element/Zoning: The Land Use Element of the El Cajon General Plan designates approximately 70 percent of the City's land use inventory for residential uses. A variety of residential types are provided in El Cajon, ranging from one to 29 dwelling units per acre, with higher densities achievable through the City's senior housing and density bonus provisions.

Five-Year Objectives:

- The City will provide appropriate land use designations to fulfill the City's share of regional housing needs.

Target Housing Sites: In an urbanized area like El Cajon, land costs represent the greatest cost component in both multi- and single-family development projects. One way to lower the cost of land per unit is to allow a greater number of units per acre of land, or residential density.

As a means of expanding affordable housing opportunities and fulfilling its share of regional housing needs, the City has identified two target areas for development of higher density housing - the Downtown Specific Plan Area and Transit Center Area. It will be important for El Cajon to encourage development at the upper end of its residential density ranges in these target housing areas, particularly to meet the housing needs of seniors, disabled, and other special needs groups.

Five-Year Objectives:

- The City will continue to utilize incentives such as R-4 zoning, regulatory concessions, and density bonus to facilitate higher density development in the Downtown Specific Plan and Transit Center areas.

Adequate Sites for Homeless Shelters and Transitional Housing: The *Regional Homeless Task Force for San Diego* a homeless population of 200 persons in El Cajon. Currently, there are five emergency shelters in the City of El Cajon with a total of 31 beds. In addition, two transitional housing facilities in the City also offer a combined capacity of 20 beds.

Pursuant to state law, a residential facility for six or fewer persons may not be treated differently than family dwellings of the same type in the same zone. A residential facility is defined as any family home, group care facility, or similar facility for 24-hour non-medical care of persons in need of personal services, supervision, or assistance essential for sustaining the activity of daily living or for the protection of the individual. A residential facility also includes a foster family home, small family home, social rehabilitation facility, community treatment facility, and transitional shelter care facility. Therefore, small group homes for six or fewer persons can be located in any of the City's residential districts by right.

Furthermore, through provisions adopted in the El Cajon Zoning Ordinance, the City allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in two commercial and industrial zones subject to the approval of a Site Development Plan (SDP). Transitional service centers are permitted in the Manufacturing (M) and Heavy Commercial-Light Industrial (C-M) Zones.

Subject to the approval of a Conditional Use Permit, the Zoning Ordinance also permits the development of board and care facilities for more than six persons, including transitional housing facilities, in the City's Multi-Family (R-3) Zone, Multi-Family High Density (R-4) Zone, and Multi-Family High Density High-Rise (R-5) Zone.

Five-Year Objectives:

- The City will continue to implement its Zoning Ordinance provisions to accommodate the development of transitional service centers.

Priority 1.3: Assist in the Development of Affordable Housing

Supporting Rationale

New construction is typically a major source of housing for prospective homeowners and renters. However, the lack of developable vacant land for housing represents one of the most significant constraints to increasing the supply of quality, affordable housing in El Cajon. A second constraint is the high cost of new construction. City and other government assistance will be necessary to facilitate such development.

One of the City's policies is to ensure that housing constructed expressly for low income households not be concentrated in any single portion of the City. Through a variety of citywide housing programs, the City seeks to provide affordable housing opportunities to residents in dispersed locations.

Priority Needs/Target Groups

High Priority is assigned to addressing: 1) the affordability needs of all very low income renter, particularly the senior and disabled persons, and very low income owner households (0-50 percent MFI); and 2) the affordability needs of all low income households with large families (0-80 percent MFI).

Implementing Programs

Density Bonus: Pursuant to State density bonus law, a development is eligible for a density bonus if one of the following conditions is met:

- 20 percent of the units are set aside as housing affordable to lower income households;
- 10 percent of the units are set aside as housing affordable to very low income households;
- 50 percent of the units are set aside for seniors; or
- 20 percent of the condominium units are set aside as housing affordable to moderate income households

The City must either 1) grant a density bonus of at least 25 percent (10 percent for condominiums), along with one additional regulatory concession (such as modified development standards) to ensure that the housing development will be produced at a reduced cost, or 2) provide other incentives of equivalent financial value based upon the land cost per dwelling unit. The units must remain affordable for a minimum of 10 years if no financial assistance and/or regulatory concessions/incentives are provided. For projects that receive assistance and/or regulatory concessions/incentives, the units must remain affordable for 30 years.

In addition to State mandated density bonus concessions, the City has adopted provisions in its Zoning Ordinance to provide for the construction of affordable housing for the elderly or handicapped. The City provides for reduced parking requirements and increased density up to 50 dwelling units per net acre in the RP, R-3, and R-4 zones.

Five-Year Objectives:

- The City will continue to provide density bonus incentives pursuant to State law to facilitate affordable housing development.
- The City will continue to provide additional incentives as established in the El Cajon Zoning Ordinance to facilitate the development of affordable housing for the elderly and disabled.

First-Time Homebuyer Assistance: The City and Redevelopment Agency provide First-Time Homebuyer Assistance using three separate funding sources:

- a. **Redevelopment Set-Aside** - The redevelopment set-aside funds is primarily used to provide assistance to moderate income households.
- b. **HOME** - The HOME-funded program provides assistance to very low and low income households.
- c. **American Dream Downpayment Initiative (ADDI) Program** - This new HUD program will provide funding through the HOME program for downpayment assistance to low-income first-time homebuyers to help in the purchase of a home. Funding will most likely be used to complement the HOME-funded assistance. The ADDI funds will be used as a forgivable closing cost loan of up to \$5,000. The loan may be forgiven upon the borrower's completion of a "community involvement" participatory activity. The details of community involvement activities are being developed jointly by the City's Housing staff and the El Cajon Community Development Corporation.

- d. **CalHOME** – CalHOME funds will be used in conjunction with the HOME and ADDI funded first time homebuyers programs at a 2:1 ratio as long as the CalHOME funds last.

First-Time Homebuyer assistance is provided in the form of loans of up to \$60,000 or 20 percent of the purchase price or appraised value (whichever is less; \$10,000 if other City or Agency participation or funding applies to the subject property). Funds may be used for downpayment, plus up to \$5,000 for closing costs. All payments are deferred until the borrower sells, transfers title, refinances, or converts the home to a rental property. There is no interest on the loan; however, the City or Redevelopment Agency shares the equity. The City or Agency's share of the equity decreases each year.

Five-Year Objectives:

- The City and Redevelopment Agency will continue to provide first-time homebuyer assistance from the HOME, ADDI, and redevelopment set-aside programs. Assist 10 first-time buyers annually for a total of 50 households over five years.

Mortgage Credit Certificates: The Mortgage Credit Certificate (MCC) is a way for the City to further leverage homeownership assistance. MCCs are certificates issued to income qualified first-time homebuyers authorizing the household to take a credit against federal income taxes of up to 15 percent of the annual mortgage interest paid. The City is a part of a coalition consisting of the County of San Diego and several other cities in providing MCCs to income-qualified first-time homebuyers. The coalition hires a consultant to administer the program and the City contributes to the administration costs annually using redevelopment set-aside funds. First-time homebuyers interested in the MCC program are referred by the City to the consultant.

Five-Year Objectives:

- The City will continue to participate in the Regional Mortgage Credit Certificate program by contributing to the administration costs.
- The City will assist in promoting this program by advertising the program on the website, with a goal of assisting six households annually, for a total of 30 households over five year.

Non-Profit Housing Development Corporations: A non-profit housing development corporation promotes, assists, or sponsors housing for low and moderate income people. The City has worked with the following Community Housing Development Organizations (CHDOs) that are active in the local area:

- **El Cajon Community Development Corporation (El Cajon CDC)** is a non-profit, community-based organization formed to conduct community revitalization in downtown El Cajon. El Cajon CDC has a comprehensive housing program that creates affordable housing for low to moderate income families and facilitates the maintenance, improvement, and increase in El Cajon's housing stock for all income levels.
- **San Diego Community Housing Corporation** - the City has assisted this CHDO with HOME funds to acquire a site and construct six affordable units on Emerald Avenue that were sold to low income first-time home buyers.

- **San Diego Interfaith Housing Foundation-** the City has assisted this CHDO with HOME funds for the acquisition and construction of up to eight units to be sold to first-time homebuyers whose income is at or below 80 percent MFI.
- Other local non-profit housing developers include Community Housing Works, Habitat for Humanity, Chicano Federation of San Diego County, and Mexican-American Anti-Poverty Advisory Committee (MAAC).

Five-Year Objectives:

- The City will continue to augment and refine the list of non-profit developers for purposes of coordinating their involvement in affordable housing development in the City.
- The City will meet with existing local non-profit groups periodically to coordinate the development of family and other types of affordable housing in El Cajon.

Land Assemblage and Write-Down: The City can utilize both CDBG and redevelopment monies to write-down the cost of land for the development of low and moderate income housing. The intent of this program is to reduce land costs to the point that it becomes economically feasible for the private developer to build units which are affordable to low and moderate income households. As part of the land write-down program, the City may also assist in acquiring and assembling property and in subsidizing on-site and off-site improvements.

Five-Year Objectives:

- The City has identified the Downtown Specific Plan Area and Transit Center Area as target areas for higher density housing development. As these areas are within the El Cajon Redevelopment Project Area, the Redevelopment Agency may utilize redevelopment authorities to facilitate lot consolidation.

Pursue Affordable Housing Funding Sources: Successful implementation of Housing Element and Consolidated Plan programs to create affordable housing will depend on a variety of State, Federal, and local funding sources.

Five-Year Objectives:

- As Notices of Funding Availability are issued, the City will evaluate the appropriateness of the funding for housing development in the City.
- The City will post notices in the City Hall and library, as well as coordinate with the local chapter of Building Industry Association (BIA), to advertise funding availability to the development community.

Priority 1.4: Remove Governmental Constraints

Supporting Rationale

State and federal laws require the City to address and, where appropriate and legally possible, remove governmental constraints affecting the maintenance, improvement, and development of housing.

Priority Needs/Target Groups

Affordable and decent housing should be available for all income groups and household types.

Implementing Programs

Zoning Ordinance: The Zoning Ordinance provides for a wide variety of housing types, ranging from single family residences to high density apartments and mixed use projects. This variety in housing works towards fulfilling the housing needs of all segments of the population. The following aspects of the El Cajon Zoning Ordinance in particular facilitate the development and conservation of affordable housing:

- Provision for residential units within commercial zones
- Provision for manufactured housing in single-family zones
- Provision for second units
- Regulations pertaining to condominium conversions
- Incentives for housing for the senior and disabled persons

See the Second Unit, Condominium Conversion, and Density Bonus programs for a discussion of these zoning provisions.

The El Cajon Zoning Ordinance allows for the development of multi-family residential units in a number of zones:

- Two-Family or Medium Density Zone (R-2)
- Multiple-Family Restricted Zone (R-3-R)
- Multiple-Family Zone (R-3)
- Residential Professional Zone (R-P)¹
- Regional Commercial Zone (C-R)

The R-P zone permits medium density residential development, office and commercial developments in the district. The variety of uses is utilized to establish a transition between residential and commercial uses. The C-R zone permits multi-family units above the ground floor of nonresidential buildings in the downtown area, providing that the entire lot is developed to the standards of the R-5 zone.

The El Cajon Zoning Ordinance allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in the Manufacturing (M) Zone, Heavy Commercial-Light Industrial (C-M) Zone, subject to the approval of a Site Development Plan (SDP) (see also the Adequate Sites for Homeless Shelters and Transitional Housing Program).

¹ The R-P zone is being gradually phased out. Most properties in the R-P zone will have been rezoned by the summer of 2004. In conducting the rezoning, the City will comply with the requirements of SB 2292 (adopted by the 2002 legislation and became effective January 2003) to ensure such rezoning would not impact the City's ability in meeting its share of the regional housing need.

Five-Year Objectives:

- The City will continue to monitor the City's Zoning Ordinance to ensure standards do not excessively constrain affordable residential development.

Second Units: Second units provide additional low cost housing opportunities to El Cajon. El Cajon allows second units to be constructed on any residentially zoned lot in the City which contains only one single-family dwelling. Second units are to be constructed in conformance with specific second unit standards as well as the standards in the zone the unit is built.

Five-Year Objectives:

- The City's goal is to achieve three second units annually.

Condominium Conversions: The El Cajon Condominium Conversion Ordinance allows existing apartments to convert into condominium ownership, while providing rights to existing tenants. The conversion process requires that a minimum of 60 days notice is provided to all tenants prior to the filing of a tentative map as required by State law. Each of the tenants will have the right of first purchase of their respective units. The City uses a combination of HOME, ADDI, CalHOME, and Redevelopment housing set-aside funds to provide first-time homebuyer assistance for tenants in purchasing the converted units. Tenants not interested in purchasing the converted units will be paid the equivalent of one month's rent as relocation assistance. The tenants must remain until the final notice of eviction has been issued to be eligible for the relocation assistance.

Five-Year Objectives:

- The City will combine homeownership assistance with condominium conversions as a mechanism to provide affordable homeownership opportunities.

Development Fees: The City charges various fees and assessments to cover the costs of processing permits and to provide services and facilities to the project. The City's development fees continue to be among the lowest in all of San Diego County. Nevertheless, development fees still contribute to the cost of housing. The City uses redevelopment set-aside, HOME, and CDBG funds to offset fees and assist in the development of affordable housing.

Five-Year Objectives:

- The City will continue to monitor all residential development fees to assess their impact on housing costs.
- The City will continue to provide financial assistance to affordable housing projects to offset the cost impact of development fees.

Expedited Project Review: A community's evaluation and review process for housing projects contributes to the cost of housing because holding costs incurred by developers are ultimately reflected in the unit's selling price. To help minimize holding costs, the City offers a streamlined permit process for projects with an affordable housing component.

Five-Year Objectives:

- The City will continue to offer streamlined permit processing for projects with an affordable housing component.

Priority 1.5: Promote Equal Housing Opportunities

Supporting Rationale

In order to make adequate provision for the housing needs of all economic segments of the community, the Housing Element and Consolidated Plan must include actions that promote housing opportunities for all persons regardless of race, color, national origin, ancestry, religion, sex, familial status, marital status, age, disability, source of income, or sexual orientation.

Priority Needs/Target Groups

High Priority is assigned to providing equal access to housing for all persons.

Implementing Programs

Fair Housing: El Cajon contracts with the Heartland Human Relations and Fair Housing Association to provide a wide range of housing services to residents. Heartland Human Relations provides the following services:

- Serves as a fair housing resource for the area, including implementation of an affirmative fair housing marketing plan, testing and complaint verification;
- Responds to all citizen complaints regarding violations of the fair housing laws;
- Provides tenant-landlord counseling to all inquiring citizens;
- Promotes community awareness of tenant landlord rights and responsibilities;
- Monitors housing legislation and reports to the City; and
- Maintains a free rental listing service of affordable housing within the City of El Cajon.

Five-Year Objectives:

- The City will actively advertise services provided by the Heartland Human Relations and Fair Housing Association through brochures at the public counter, community service agencies, public libraries, and City website.
- The City will continue to comply with the fair housing planning requirements of the CDBG and HOME programs, including updating the Analysis of Impediments (AI) to Fair Housing Choice every five years and incorporating actions to address any impediments in its annual Action Plans to HUD.

Five-Year Priority Housing Needs Table

The *Five-Year Priority Housing Needs Table* shown on the following page is developed based on the City's quantifiable housing program goals for single- and multi-family rehabilitation programs; senior shared housing program; Section 8 Housing Choice Vouchers, Caring Neighbors; and first-time homebuyer programs. The Priority Need Level assigned for each household type and income group is established based on several factors: 1) the Housing and Community Development Needs Assessment and 2) the relative level of CDBG, HOME, and redevelopment set-aside funds needed to assist the number of households.

Table 4-2
Five-Year Housing Needs and Priorities

Priority Housing Needs		Income	Priority Need Level	Unmet Need	Goals
Renter	Small Related	0-30%	High	1,520	286
		31-50%	High	1,384	285
		51-80%	Medium	1,198	5
	Large Related	0-30%	High	590	360
		31-50%	High	625	360
		51-80%	Medium	518	5
	Elderly	0-30%	High	532	323
		31-50%	High	426	323
		51-80%	Medium	183	5
	All Other	0-30%	High	1,012	285
		31-50%	High	903	285
		51-80%	Medium	645	5
Owner	Small Related	0-30%	Medium	119	10
		31-50%	High	149	20
		51-80%	High	441	20
	Large Related	0-30%	Medium	33	15
		31-50%	High	114	25
		51-80%	High	290	30
	Elderly	0-30%	High	341	154
		31-50%	High	345	153
		51-80%	Medium	239	110
	All Other	0-30%	Medium	117	5
		31-50%	Medium	120	10
		51-80%	Medium	160	10
Special Populations		0-80%			1,068
Total Goals*					3,089
Section 215 Renter Goals					2,517
Section 215 Owner Goals					477

* Goals for special needs population are included under owner/renter goals and not double-counted in the total goals.

Notes:

1. Unmet needs are based on 2003 HUD CHAS data for households with housing problems by household income and type.
2. A small related household is defined by HUD as a household of 2 to 4 persons, which includes at least one person related to the householder by birth, marriage, or adoption. A large related household is a household of 5 or more persons, which includes at least one person, related to the householder by blood, marriage or adoption.
3. Section 215 Goals are affordable housing that fulfill the criteria of Section 215 of the National Affordable Housing Act. For rental housing, a Section 215 unit occupied by a low income household and bears a rent that is less than the Fair Market Rent or 30% of the adjusted gross income of a household whose income does not exceed 65% of the MFI. For an owner unit assisted with homebuyer assistance, the purchase value cannot exceed HUD limit. For an ownership unit assisted with rehabilitation, the mortgage amount cannot exceed HUD limit. This table assumes half of the City's assistance to households with incomes between 51 and 80% is targeted toward households with incomes not exceeding 65% of the MFI.

4.4.2 Homeless and HIV/AIDS

Priority 2.1: Evaluate Support Facilities and Service Needs of the Homeless and Near Homeless, and Identify Appropriate Agencies and Resources.

Supporting Rationale

The San Diego Regional Task Force on the Homeless (RTFH) estimated a homeless population of 200 in El Cajon. Only 31 shelter beds are available in the City to accommodate the homeless. In addition, approximately 55 percent of the City's extremely low income households are paying more than 50 percent of their income on housing. These households, upon loss of employment, would be at imminent danger of losing their housing. Emergency shelter, rental assistance, job training, and other support services for homeless prevention and intervention are needed in the City.

Priority Needs/Target Groups

Medium Priority is assigned to addressing the emergency shelter needs for homeless individuals and families; High Priority is assigned to addressing transitional and permanent housing needs for homeless individuals; and Medium Priority is assigned to providing supportive services for homeless individuals and families.

Implementing Programs

Continuum of Care for the Homeless: As a service hub in the East County area, El Cajon participates in the RTFH through Crisis House to provide coordinated efforts to address homeless issues in the area through a continuum of care model. This model includes the following components:

- outreach intake assessment
- emergency shelter
- transitional housing
- permanent supportive housing
- permanent housing
- employment supportive services

The City provides funding support for the Crisis House which offers case management services for the homeless and administers a motel voucher program. In addition, as a CDBG entitlement jurisdiction, El Cajon receives funding from the Federal Emergency Management Agency (FEMA) to provide emergency services for the homeless. Annually, funding is provided by FEMA to CDBG entitlement jurisdictions in San Diego County. The City contributes its FEMA funds to the County's FEMA Homeless Program, which utilizes United Way and Catholic Charities to deliver a variety of services, including shelter vouchers, food, emergency rent and mortgage assistance, transportation, and other assistance to the homeless.

Through the Section 8 Housing Choice Voucher Program, the City addresses the issues of very low income residents overpaying for housing and in eminent danger of becoming homeless. Through the Adequate Sites for Homeless Shelters and Transitional Housing Program identified under Priority 1.2, the City addresses the issues of accommodating emergency shelters, supportive housing, and transitional housing for the homeless population in the City.

In addition, the City may also use CDBG funds to provide a variety of supportive services to the homeless and those who are at risk of becoming homeless due to emergency circumstances. Needed services include: housing counseling; temporary shelter; hotel and motel vouchers; emergency food and transportation; clothing; job search assistance.

Five-Year Objectives:

- The City will continue to participate in the San Diego County RTFH to assess the extent of homeless needs and to coordinate efforts in addressing the needs.
- Through the Annual Action Plan process, the City will continue to evaluate the extent of homeless needs and the potential use of CDBG funds for addressing such needs.

4.4.3 Community Development Needs

This section focuses on the City's potential uses of CDBG funds to address the identified community development needs in the City. Under HUD regulations, CDBG funds may be used to provide services and facilities that benefit primarily those residents earning up to 80 percent of MFI, defined in this HE/CP as the low income residents. CDBG funds may also be used to provide or improve facilities located in areas where the majority of the population (51 percent) earns up to 80 percent MFI, defined in the HE/CP as the Low Income Target Areas.

Priority 3.1: Provide for New Community Facilities and Improve the Quality of Existing Community Facilities to Serve Those of Lower Income and/or with Special Needs.

Supporting Rationale

The Needs Assessment section of this Plan identified a high unmet need for community facilities serving youth. Currently, there is no designated youth center in the City although all of the City's parks offer recreational programs for youth. Youth in the City need safe gathering places that provide constructive and recreational activities. Many youth direct their energy to socially unacceptable behavior such as engaging in gang activities and graffiti.

Fire station and equipment, senior centers, health care facilities, and parks and recreational facilities have also been identified as needed community facilities. While the City has adequate community park centers, long-term maintenance and improvements of these facilities is necessary.

Approximately 7,718 El Cajon residents may be considered as physically disabled, according to the 2000 Census. To comply with ADA requirements, the City must ensure that all public facilities, including all park facilities, be accessible to persons of all abilities.

Priority Needs/Target Groups

High Priority is assigned to providing a new fire station to replace Fire Station No. 8. High Priority is assigned to addressing the needs for community facilities serving youth, and the park and recreational needs of all members of the community. High Priority is assigned to making ADA improvements to public buildings and community facilities. Medium Priority is assigned to addressing the needs for community facilities serving seniors, neighborhoods, persons with disabilities, and health care needs.

Implementing Programs

Capital Improvement Planning: The City has prepared a five-year Capital Improvement Plan (CIP). The CIP is a planning tool for City staff to identify capital project needs and to assess the City's financial capability in addressing these needs. This CIP is updated annually. The CIP identifies a number of public facility improvement projects needed to be completed during FY 2002/03 - 2006/07.

- a. **Parks and Recreation Facility Improvements** – Projects listed below are those projected for FY 2004/05 – 2006/07. Additional projects may be identified in subsequent years.
 - Wells Recreation Center – clean, repair, and refinish the shuffle board court structure; upgrade its 25+ year old irrigation system; and install security lighting towards the southern portion of the park
 - El Cajon Community Center – replacement of roof, heating ventilation and air conditioning
 - Bostonia, Hillside, Kennedy, Renette Centers – replacement of gym roof tiles and gym acoustic ceiling tiles
 - Various Recreation Centers – refinish gym floors at four recreation centers
 - Cuyamaca Park – improvements of sports field including an irrigation system upgrade, rebuilding the fields, sod installation, new dugouts, and backstop fencing
- b. **Fire Station No. 8** - Fire Station No. 8 at Third and Peach Avenue serving the predominant low income neighborhoods in the City was built in the 1950s. This facility is too undersized and outdated to accommodate the firefighting crew and modern firefighting equipment. Construction of a new fire station is a multi-million dollar project. The City has secured a Section 108 loan, Brownfield Economic Development Initiative grant funds, and CDBG funds for site acquisition, site cleanup, construction, and subsequent repayment of the Section 108 loan. Although the project has encountered some delays, negotiations for an alternate site are underway.

Five-Year Objectives:

- The City will pursue improvements to parks and recreation facilities, with the objective of improving at least one facility each year.
- The City will complete construction of Fire Station No. 8 and assist with acquisition of fire equipment.
- The City will continue to use CDBG funds to address the identified public and community facility needs.

Americans with Disability Act (ADA) Transition Plan: Pursuant to ADA requirements, the City completed an ADA Transition Plan which evaluates all city-owned facilities, including public buildings and parks and recreation facilities for ADA compliance and provides a plan for achieving compliance. Based on the Transition Plan assessment, the CIP identifies the following improvements to be completed between FY 2002/03 – 2006/07.

- Fletcher Hills Recreation Center – complete ADA improvements
- Variety of City facilities – upgrade and provide ADA access to City facilities

The CIP will be updated periodically to reflect funding availability and priority for improvements.

Five-Year Objectives:

- The City will continue to use CDBG funds to provide needed modifications to its public facilities to address the accessibility needs of the disabled. Independent or in conjunction with other public facility improvement projects, pursue ADA improvements on at least one public facility annually.

Community Facilities: El Cajon may use CDBG funds to assist in the construction, expansion, and/or rehabilitation of other non-City owned community facilities serving the City's low and moderate income households as well as persons with special needs. Special needs populations include: children; youth; elderly and frail elderly persons; persons with disabilities; low income families with dependent children; and low and moderate income households in general.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve community facilities for the City's low and moderate income households and persons with special needs, with the goal of improving one facility annually or five facilities over five years.

Priority 3.2: Provide Needed Community and Supportive Services to Those of Lower Income and/or with Special Needs

Supporting Rationale

Public assistance is typically required to deliver community and supportive services for low and moderate income households and persons with special needs. These populations tend to have less income at their disposal, or services catering to their special circumstances are hard to find. Special needs groups include youth, particularly at-risk youth, seniors, and persons with disabilities, among others.

The Housing and Community Development Needs Survey identified youth and child care services as the most needed services, followed by crime awareness and senior services. In 2003, Juvenile contacts/arrests accounted for 26 percent of all arrests in the City. Youth services, particularly those for at-risk youth, are needed to provide youth with a positive direction in life. Community Oriented Policing programs offer opportunities for reducing crime and working with at-risk youth.

Priority Needs/Target Groups

High Priority is assigned to anti-crime programs which are provided citywide but with a focus in the high crime areas -- Census Tracts 158, 162.02, and 163. Portions of these census tracts are low income areas (80 percent of MFI).

High Priority is assigned to providing supportive services for the City's youth population, seniors, and persons with disabilities. High Priority is assigned to providing employment training as part of the City's economic development/anti-poverty strategy.

Medium Priority is assigned to providing substance abuse, handicapped, transportation, and health care services.

Implementing Programs

Crime Awareness/Prevention Programs: To improve public safety, El Cajon funds innovative crime prevention programs such as home security rehabilitation, neighborhood watch, citizen patrol, and Community-Oriented Police Services (COPS).

Five-Year Objectives:

- The City will continue to fund the COPS program with CDBG public service funds and City general funds. Funding will be used to provide police officers for community-oriented policing and crime prevention.

Community and Supportive Services: CDBG funds may be used to provide a variety of community services, including employment training and retraining services to the City's low and moderate income residents, as well as a variety of supportive services for youth, particularly at-risk youth, seniors, disabled, persons with alcohol/drug abuse, persons with HIV/AIDS, victims of domestic violence, and persons with other special needs.

- a. **Youth and At-Risk Youth** - Needed services include: recreational programs, child care programs, counseling services, and services for neglected/abused children, among others.
- b. **Senior Services** - Needed services include: housing; in-home services; health services; meals-on-wheels; adult day care; information and referral; and transportation.
- c. **Other Services** - Needed services may include: counseling; substance abuse; independent living skills; rehabilitation; case management; in-home services; health services; information and referral; job training and placement; and transportation.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve services for the City's low income persons and persons with special needs.

Priority 3.3: Provide for Needed Infrastructure Improvements in Low Income Target Areas

Supporting Rationale

In the City's low income areas, sidewalk improvements, particularly the installation of pedestrian ramps, are needed on certain streets in order to comply with the requirements of the American with Disabilities Act.

Priority Needs/Target Groups

High Priority is assigned to provide pedestrian ramps in order to remove architectural barriers at various City locations.

Implementing Programs

Handicapped Public Improvement Program: This program is administered by the Public Works Department and is financed with CDBG funds. The program provides pedestrian ramps along City streets and sidewalks. Pedestrian ramps are also provided with street intersection improvement and sidewalk projects.

Five-Year Objectives:

- The City will continue to provide handicapped access on public streets using CDBG funds.

Capital Improvement Planning: The City has prepared a five-year Capital Improvement Plan (CIP). The CIP is a planning tool for City staff to identify capital project needs and to assess the City's financial capability in addressing these needs. This CIP is updated annually.

While the Housing and Community Development Needs Survey identified streetlights as important infrastructure improvements, the City uses funding sources other than CDBG for installing and maintaining streetlights.

Five-Year Objectives:

- The City will continue to utilize the capital improvement planning process and Consolidated Plan Annual Action Plan processes to evaluate the potential use of CDBG funds to address other identified infrastructure needs.

Priority 3.4: Provide for the Economic Development Needs of Low Income Target Areas and Promote Anti-Poverty Activities

Supporting Rationale

The State EDD measured the City's unemployment rate in November 2003 at 4.9 percent compared to the County's 4.0 percent. Also, approximately 17 percent of the El Cajon residents were identified by the 2000 Census as living below the poverty level. Specifically, about 26 percent of the City's female-headed households were living below the poverty level; 96 percent of these households had children under 18 years of age.

Priority Needs/Target Groups

High Priority is assigned to addressing lower income needs for the creation of new jobs. High Priority is assigned to commercial-industrial rehabilitation. Medium Priority is assigned to infrastructure improvements, business support, and neighborhood-based small businesses.

Implementing Programs

Downtown Business Improvement Program: This program provides financial assistance to property and business owners to improve the exterior of their businesses. In addition, the City's Redevelopment Agency is also pursuing redevelopment projects that would involve the removal of blighted commercial and residential development and the replacement with other viable uses to expand employment opportunities.

Five-Year Objectives:

- The El Cajon Redevelopment Agency will continue to participate in the Downtown Business Improvement Program using redevelopment tax increment funds or other available funds.
- The Redevelopment Agency will actively pursue the creation of a new redevelopment project area for downtown El Cajon (Main and Magnolia).

Section 108 Loan: The Section 108 Loan Guarantee Program enables states and local governments participating in the Community Development Block Grant (CDBG) program to obtain federally guaranteed loans that can help fuel large economic development projects and other revitalization activities.

Under this program, HUD guarantees repayment of notes issued by local governments to raise capital for approved projects. The guaranteed amount must not exceed five times the community's most recent CDBG allocation. The maximum loan term is 20 years. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development; acquisition, construction, reconstruction, or installation of public facilities; and related relocation, clearance, and site improvements. Currently, the City has utilized Section 108 loan guarantee to finance Project Destination for providing vocational training services.

Five-Year Objectives:

- The City will periodically assess the need to pursue Section 108 loans for large-scale economic development and revitalization projects.

Coordination with Other Agencies: As a means of reducing the number of persons with incomes below the poverty line, the City will coordinate its efforts with those of other public and private organizations providing economic development and job training programs. A number of public, quasi-public, and nonprofit organizations provide economic development and job training services in El Cajon. These include:

- East County Regional Chamber of Commerce
- El Cajon Community Development Corporation
- East County Regional Occupational Program (ROP)
- Grossmont College Regional Occupational Program (ROP)
- San Diego Workforce Partnership
- Workforce Investment Act
- East County Career Center
- East County Help Ourselves
- Crisis House

Five-Year Objectives:

- The City will continue to coordinate with the public, quasi-public, and nonprofit organizations to better address the employment training and economic development needs in El Cajon.

Priority 3.5: Provide for Necessary Planning Activities to Develop and Implement Both Housing and Community Development Plans to Address Anticipated Needs

Supporting Rationale

To ensure the effective use of limited CDBG, HOME, and redevelopment tax increment funds, the City needs to better understand its housing and community development needs. Preparation of the Five-Year Consolidated Plan and annual updates allows the City to address the community's changing needs. Continued outreach to the City's low and moderate income households should be conducted as part of the CDBG and HOME programs' required citizen participation process. City staff should be abreast of current CDBG and HOME program requirements and future program development through attending training and meetings with related agencies.

Priority Needs/Target Groups

High Priority is assigned to the preparation of plans to address the community's housing and community development needs. High Priority is assigned to the provision of fair housing services.

Implementing Programs

CDBG and HOME Administration: Up to 20 percent of the CDBG funds and up to 10 percent of the HOME funds can be used to support the general administration of the CDBG and HOME programs by the Department of Community Development. Administration funds can be used to provide publication of required public notices; attendance at training and meetings; preparation and implementation of the Consolidated Plan; annual Consolidated Annual Performance Evaluation and Reporting (CAPER); annual financial audit; and other administrative costs.

Five-Year Objectives:

- The City will annually review implementation of the Consolidated Plan and update the Action Plan and other components as necessary.

Fair Housing: El Cajon contracts with the Heartland Human Relations and Fair Housing Association to provide a wide range of housing services to residents.

Five-Year Objectives:

- Refer to objectives established in Priority 1.5.

Five-Year Priority Community Needs Table

The *Five-Year Priority Community Needs Table* on the following pages is a HUD-required tabulation as part of the Consolidated Plan. The Priority Need Level is developed based on several factors: 1) results of the Housing and Community Development Needs Survey; 2) results of the Housing and Community Development Needs Assessment; and 3) the relative level of CDBG and HOME funds required to address community development needs. Current and past funding levels for services and facility improvements, as well as funding needs identified in the City's Capital Improvement Plan are used as gross estimates for the funding needed for the next five years. The unit of assistance, depending on the nature of the program, may represent a household, a housing unit, a person, an organization, or an agency.

Table 4-3
Five-Year Community Development Needs and Priorities

Priority Community Development Needs	Priority Needs Level	Goals	Estimated CPD Dollars to Address
Housing Needs			
Rehabilitation	High	600	\$2,000,000
First-Time Homebuyer	High		\$2,000,000
New Development/Acquisition/Rehab	High		\$700,000
Public Facility Needs			
ADA/Architectural Barrier Removal	High	5 facilities	\$250,000
Senior Centers	High	5 facilities	\$250,000
Handicapped Centers			
Homeless Facilities			
Youth Centers			
Child Care Centers			
Health Facilities			
Neighborhood Facilities/Libraries			
Parks and/or Recreation Facilities	High	5 facilities	\$1,000,000
Parking Facilities	Medium	---	---
Non-Residential Historic Preservation	---	---	---
Other Public Facility Needs	High	1 fire station and equipment	\$2,850,000 (repayment of Section 108 loans)
Infrastructure Needs			
Water/Sewer Improvements	Low	---	---
Street Improvements	Medium	75 ramps and intersections for ADA improvements	\$250,000
Sidewalks	Medium		
Solid Waste Disposals Improvements	Low	---	---
Flood Drain Improvements	Low	---	---
Other Infrastructure Needs	Medium	---	---
Public Service Needs			
Senior Services	High	1,000 persons with special needs	\$100,000
Handicapped Services	Medium		
Youth Services	High		
Child Care Services	Medium		
Transportation Services	Medium		
Substance Abuse Services	Medium		
Health Services	Medium		
Employment Training	High	200 persons with vocational training	\$700,000 (repayment of Section 108 loan)
Lead-Hazard Screening	High	225 units as part of rehab programs	Cost included in rehab programs
Crime Awareness	High	14 officers	\$1,000,000
Other Public Service Needs	Medium	---	---
Economic Development			
ED Assistance to For Profit	Medium	Various redevelopment	\$200,000
ED Technical Assistance	Medium		

Table 4-3
Five-Year Community Development Needs and Priorities

Priority Community Development Needs	Priority Needs Level	Goals	Estimated CPD Dollars to Address
Micro-Enterprise Assistance	Medium	projects	
Rehab; Public/Private-Owned Com'l/Industrial	High		
CI Infrastructure Development	Medium		
Other Commercial/Industrial Improvements	Medium		
Planning and Administration	High	---	\$1,500,000

Five-Year Priority Special Needs/Non-Homeless Table

The *Five-Year Priority Special Needs/Non-Homeless Table* is a HUD-required tabulation as part of the Consolidated Plan. The Priority Need Level is developed based on several factors: 1) results of the Housing and Community Development Needs Survey; 2) results of the Housing and Community Development Needs Assessment; and 3) the relative level of CDBG and HOME funds required to provide assistance to these special needs populations. Current and past funding levels for services for seniors, disabled persons, and other special needs populations are used as gross estimates for the funding needed for the next five years. The unit of assistance, depending on the nature of the program, may represent a household, a housing unit, a person, an organization, or an agency.

Table 4-4
Summary of Five-Year Quantified Objectives for Special Needs Populations

Special Needs Category	Priority	Unmet Need	Primary Programs	Estimated Dollars	Five-Year Quantified Objectives
Elderly/Frail Elderly ¹	H	4,252	Caring Neighbors	\$200,000	300 elderly households
			Meals-on-wheels	\$32,500	1,000 elderly persons
Physically Disabled ²	H	18,382	ADA Improvements	\$400,000	5 public facilities and 75 ramps and intersections
Severe Mental Illness ²	M		The County provides a range of services for this group; no specific CDBG funding is targeted for this group.		
Developmentally Disabled ²	M				
Persons w/ Alcohol/Other Drug Addictions ³	M	80	The County provides a range of services for this group; no specific CDBG funding is targeted for this group.		
Homeless	H	200	Crisis House motel vouchers and case management; FEMA-funded homeless programs through County	City provides free office space for program – estimated in-lieu rate is \$270,000	10,000 very low income El Cajon residents and homeless persons
Persons w/HIV/AIDS	M	99	HOPWA funds are allocated to the City of San Diego and administered by the County of San Diego. No specific CDBG funding is targeted for this group.		

1. Number of frail elderly with a disability, according to the Census.

2. A person can have multiple disabilities.

3. National estimates that approximately 30 to 40% of the urban homeless have drug and alcohol problems. This table assumes an urban homeless population of approximately 200.

4.5 Institutional Structure

This section describes the institutional framework within which El Cajon will carry out its housing and community development strategies. Public agencies, for-profit and nonprofit private organizations all play a part in the provision of affordable housing and support services. The roles of these organizations are discussed in this section. This section also discusses potential gaps in the delivery system of housing in El Cajon and how El Cajon plans to address those gaps.

4.5.1 Public Agencies

City of El Cajon

Programs and activities associated with the housing strategy identified in this Housing and Community Development Strategy are carried out by several City departments. The City Manager, under the direction of the City Council, manages the activities of the Department of Community Development, which includes the Planning Division, Building Division, and the Housing Division. The Redevelopment Agency, Public Works Department, and Fire Department also report to the City Manager.

El Cajon Department of Community Development

The Housing Division of the Department of Community Development manages the Community Development Block Grant and HOME programs including the filing of grant applications and administration of funds made available for City and Agency programs. Complaints, related to housing issues, received from residents are initially directed to the City Manager for referral to the appropriate City, County, or State Agency. Additional housing related functions performed by the Redevelopment Agency are discussed in the paragraph titled El Cajon Redevelopment Agency below.

The Planning Division of the Department of Community Development performs development review for residential subdivisions, apartment projects, mobile home parks, group quarters, and second units. Together with the Building Division, the Planning Division oversees the permitting process and regulates compliance with zoning and building codes. The Planning Division is also responsible for long-range planning, which includes preparation of the City's Housing Element, and conducting updates to the Element at least every five years. Finally, the Planning Division implements the density bonus program required by state law.

El Cajon Redevelopment Agency

Pursuant to State Redevelopment law, the El Cajon Redevelopment Agency sets aside 20 percent of the tax increment generated from within the redevelopment project area for low and moderate income housing. Agency funds must be used to increase, improve and preserve the City's supply of low and moderate income housing available at affordable housing costs to persons and families of low and moderate income. While the Agency does not implement any of its own housing programs, it is responsible for implementation of the inclusionary housing, replacement housing, and tenant relocation requirements of State Redevelopment law. The Redevelopment Agency has delegated management of the set-aside funds to the Housing Division, which also manages the CDBG and HOME funds.

Housing Authority of the County of San Diego

The Housing Authority of the County of San Diego administers the Section 8 Rental Assistance for the City of El Cajon.

4.5.2 Non-profit Organizations

Non-Profit Organizations for Affordable Housing

As part of the HOME program, the City currently works with three Community Housing Development Organizations (CHDOs) in delivering affordable housing opportunities to low and moderate income residents.

San Diego Interfaith Housing

The San Diego Interfaith Housing Federation is a certified CHDO (Community Housing Development Organization). Interfaith Housing is organized by churches interested in addressing the housing needs of low and moderate income families, the elderly, and disabled persons. Interfaith Housing owns and manages several assisted housing projects in the County. Interfaith Housing received \$807,221 in HOME funds from El Cajon to acquire/rehabilitate existing housing units and to resell the units to first-time buyers.

San Diego Community Housing Corporation

The San Diego Community Housing Corporation is a certified CHDO. The corporation received \$366,132 in HOME funds from El Cajon to acquire land and to construct six single-family homes for first-time buyers.

El Cajon Community Development Corporation

El Cajon Community Development Corporation is a non-profit, community based organization formed to conduct community revitalization in downtown El Cajon. El Cajon CDC has a comprehensive housing program which creates affordable housing for low to moderate income families and facilitates the maintenance, improvement, and increase in El Cajon's housing stock for all income levels.

Nonprofit Supportive Housing and Special Needs Service Organizations

There are many support organizations which include as part of their mission the provision of assistance to individuals and families with special needs. Special needs populations in El Cajon include elderly and frail elderly persons, disabled persons, persons with AID and related diseases, persons with substance abuses, families and individuals living below poverty, lower income families with dependent children, and those who are at risk of becoming homeless.

Descriptions of the key social service agencies serving El Cajon residents have been provided in the Housing and Community Development Needs component of this HE/CP.

4.5.3 Private Industry

For-profit Developers and Builders

County-wide, for profit developers and builders continue to have difficulty finding appropriate sites for multi-family development, obtaining adequate financing from private sources, and constructing housing that is affordable to low and moderate income renters and home buyers.

The Building Industry Association (BIA) of San Diego County includes housing development industry members. They have played a crucial role in the development of housing in San Diego County. However, this industry has been beset with high land costs, rising impact fees, and other related costs, all of which have contributed to San Diego County being one of the highest housing cost areas in the United States.

Lenders

Private lending institutions provide funds for housing development and rehabilitation. Data on lending history in El Cajon disclosed under the Home Mortgage Disclosure Act (HMDA) indicated 2,215 home purchase and improvement loans were issued in El Cajon in 2002. However, home improvement loans have lower approval rates compared to home mortgage loans, indicating a need for government assistance in providing rehabilitation assistance.

4.5.4 Delivery System Gaps and Strategy to Overcome Gaps

Assessment

The housing delivery system in El Cajon continues to provide opportunities for increases to the housing inventory. Between 2000 and 2004, approximately 145 units were constructed in the City, representing about 18 percent of the City's share of regional housing growth needs for that period as determined by SANDAG. This level of housing production was due primarily to the limited availability of vacant land in the City and high housing development costs.

To compensate for the gap in new construction of housing, the City provided affordable housing opportunities to existing and new residents in the City through other housing programs, such as rental assistance, rehabilitation loans, and first-time homebuyer assistance. Between 1999 and 2004, the City provided affordable housing opportunities to 869 lower and moderate income households, or over 150 percent of the City's share as determined by SANDAG.

The limited availability of public funding sources represents another major gap in the housing delivery system. Providing affordable housing to El Cajon's lower income households generally requires some form of government subsidy, necessitating a close working relationship between the public and private sectors.

Strategy to Overcome Gaps

To coordinate the City's limited funding and residential site resources for the delivery of housing services, the City pioneered a new approach in preparing the state-mandated Housing Element and HUD-mandated Consolidated Plan for the 1999-2004 period. This

document represents the second combined Housing Element and Consolidated Plan (HE/CP) document. This combined HE/CP document represents the City's attempt in coordinating limited housing resources by developing a comprehensive housing strategy. The comprehensive housing strategy addresses the conservation of existing housing; provision of adequate sites; development of affordable opportunities; removal of governmental constraints; and provision of equal access to housing. In addition, the provision of supportive services is addressed in the community development strategy section of this HE/CP.

In December 1999, the El Cajon Redevelopment Agency adopted the second Five-Year AB 1290 Redevelopment Implementation Plan, including the redevelopment housing strategy for the 20 percent set-aside fund. Preparation of the redevelopment housing strategy takes into consideration the housing needs, programs, and resources identified in this Housing Element and Consolidated Plan, to ensure consistency with the City's overall housing goals, priorities, and strategy.

4.5.5 Coordination

The City will engage in the following activities to enhance its coordination with other agencies:

- ***Working with Community Housing Development Organizations (CHDOs)*** - The City will continue to evaluate the qualifications of non-profit housing organizations, with the intent of working with these organizations in the future to preserve and develop affordable housing.
- ***Coordinating with Other Agencies to Provide Services*** - The City will continue to coordinate with the County and other social service providers to provide needed housing and community services for its residents.

4.6 Public Housing Resident Initiatives

There is no public housing in El Cajon.

Appendix A: Summary of Survey Results

Survey Results Housing and Community Development Needs Survey

Community Profile	Demographic	Key Needs Identified	Priority
City of San Francisco	Population: 875,000	Affordable housing, Transportation, Public safety	High
City of Los Angeles	Population: 4,050,000	Affordable housing, Transportation, Public safety	High
City of New York	Population: 8,400,000	Affordable housing, Transportation, Public safety	High
City of Chicago	Population: 2,700,000	Affordable housing, Transportation, Public safety	High
City of Houston	Population: 2,300,000	Affordable housing, Transportation, Public safety	High
City of Phoenix	Population: 1,600,000	Affordable housing, Transportation, Public safety	High
City of San Antonio	Population: 1,500,000	Affordable housing, Transportation, Public safety	High
City of Dallas	Population: 1,300,000	Affordable housing, Transportation, Public safety	High
City of San Diego	Population: 1,400,000	Affordable housing, Transportation, Public safety	High
City of Austin	Population: 950,000	Affordable housing, Transportation, Public safety	High
City of Portland	Population: 650,000	Affordable housing, Transportation, Public safety	High
City of Seattle	Population: 700,000	Affordable housing, Transportation, Public safety	High
City of Denver	Population: 700,000	Affordable housing, Transportation, Public safety	High
City of San Jose	Population: 1,000,000	Affordable housing, Transportation, Public safety	High
City of San Francisco	Population: 875,000	Affordable housing, Transportation, Public safety	High

Appendix

A Housing and Community Development Needs Survey

Appendix A:

Summary of Survey Results

Survey Results

Housing and Community Development Needs Survey

Community Facilities	Average Score	Community Services	Average Score
Youth Centers	3.20	Youth Activities	3.31
Child Care Centers	2.99	Anti-Crime Programs	3.10
Senior Centers	2.98	Senior Activities	3.07
Health Care Facilities	2.94	Child Care Services	3.01
Fire Stations & Equipment	2.83	Health Services	2.86
Park & Recreational Facilities	2.82	Transportation Services	2.83
Community Centers	2.75	Mental Health Services	2.74
Libraries	2.52	Legal Services	2.40
Infrastructure	Average Score	Neighborhood Services	Average Score
Street Lighting	3.04	Code Enforcement	2.60
Sidewalk Improvements	2.70	Graffiti Removal	2.45
Street/Alley Improvement	2.53	Cleanup of Abandoned Lots and Buildings	2.45
Drainage Improvement	2.49	Trash & Debris Removal	2.40
Water/Sewer Improvement	2.44	Tree Planting	2.38
		Parking Facilities	2.36
Special Needs Services	Average Score	Businesses & Jobs	Average Score
Neglected/Abuse Children Center and Services	3.18	Employment Training	2.56
Homeless Shelters/ Services	3.08	Job Creation/Retention	2.40
Centers/Services for Disabled	2.98	Start-up Business Assistance	2.20
Domestic Violence Services	2.96	Commercial/Industrial Rehabilitation	2.20
Substance Abuse Services	2.94	Small Business Loans	2.18
Accessibility Improvements	2.72	Facade Improvements	2.13
HIV/AIDS Centers & Services	2.57	Business Mentoring	2.09
Housing	Average Score		Average Score
Affordable Rental Housing	3.59	Ownership Housing Rehabilitation	3.09
Senior Housing	3.43	Fair Housing Services	3.02
Homeownership Assistance	3.35	ADA Improvements	2.99
Housing for Disabled	3.34	Energy Efficient Improvements	2.27
Housing for Large Families	3.26	Lead-Based Paint Test/Abatement	2.09
Rental Housing Rehabilitation	3.20		

Written Comments

The survey offers opportunities for written responses. The following provides a listing of written responses recorded. Comments from the same respondent are grouped in one bullet point.

- Under Special Needs: Homeless and Neglected/Abused Children Center/Services urgent.
- A program/housing for the homeless is desperately needed. We hoped the Alpha Project sponsorship of the Fabulous Inn would be up and running soon. Our parks & community centers often have homeless there and it discourages family use.
- Crime Free Program is very important due to the amount of apartment in EC; would also like to see non-profit group called RMSS be more involved in the apartment complexes. And having people in Crime Free Program to also join RMSS as they have training and resources to help the rental complexes at a no fee basis.
- More police patrol
- More facilities for seniors.
- Rent control. Closer inspection of rental properties.
- Rent regulations/control.
- Need shelters for battered wives and children (battered families); more doctors that accept CMS.
- Affordable housing for military. Build more homeless shelters. Better transportation for elderly and disabled (free).
- Have homeless clean up El Cajon streets, parks, etc. for pay. Get rid of slum landlords - make them clean up their act. More affordable housing.
- More police protection - more secure facilities for seniors and parking areas.
- Need hospital with emergency care after 5:00 p.m. Need seats and covering for trolley station going Downtown.
- Lower rents. First time home buyers assistance.
- More schools.
- Rents are too high. Need free or affordable child care.
- Need more affordable housing.
- Need side street lighting, more affordable housing, and lower rents.
- Enforce law on the street
- I can't take my kids for a walk.
- More loans and permits for Hispanics who want to open up a business
- Need senior and disabled transportation to utilize community services.
- Need rental law enforced. Landlords raising rents or automatic month to month leases. Change on rental agreements - we want leases, not month to month.
- More police officers to patrol the streets.
- More info for 1st time home buyers.
- More youth community centers. Affordable housing needed.
- Affordable housing needed. Enforce the laws; give them fines if landlords don't correct problems. Give them 30 days to correct.
- Raising of rents. Disabled services needed. New affordable housing. We are peons.
- Renovating apartments - all tenants have to leave.
- Waited 4 years for Section 8 (82 years old). Need to help homeless find housing and need more food distribution places. High rents causing seniors to move.
- Rent is outrageous. Owners do not want to do repairs.
- Roads and sidewalks. Landlords taking advantage of renters.
- Everything is fine with me. Need affordable housing.
- More accessible housing. Rents are too high
- More animal shelters. Fining of cruelty to animals. Need to improve some areas.

- Too expensive to live in El Cajon. CPS had 4 follow-ups - no help. Victim of crimes - asked for extra police drive by.
- Crime rate is high. More affordable housing for disabled and seniors. Free accessible vans for people with disabilities that have to go to doctor's appointments.
- Rents are out of control. Landlords don't know when to stop raising rents.
- Need better follow-up from the different services that are available.
- Making apartments into condo's - affordable housing. Section 8 tenants don't have money to move.
- Need to have more adoption centers for animals. More senior services. Lower rents.
- Affordable housing. Help homeless.
- Lower rents needed - more affordable housing. Landlords take advantage - raise rents. Need to help homeless. Need hospital.
- Seats and shading at bus stops. Know how to access fair housing - does it exist? - need to let the public know of fair housing services.
- Rent too high for poor people. Rents go up every 6 months. Families are homeless with children. Can't find housing that is affordable.
- Need hospital. Lower rents. Need to tear down old and fire damaged buildings.
- I just moved to El Cajon two weeks ago.
- Help from the City for the homeless.
- The City of El Cajon needs to fund small non-profit organizations in El Cajon to implement some of the social services in the list, such as: youth projects, English as a second language, legal immigration services, day-care and health prevention programs.
- I personally think that we should focus on the future of our children. Better schools. Books, so they can learn from a book. Sending photo copies, etc. doesn't help their learning. My son struggles because he can't retain. Bring books back to schools.
- El Cajon could use a clean up, aka a "face lift." The first idea that could be looked at is the large population in this City using/addicted to drugs/alcohol, and then the mentally ill and homeless together. 1st these people need to be helped, then rents are too high for all of us on a fixed or low income. All this impacts families and families are the most important asset this city could improve.

CITY OF EL CAJON - RESIDENT SURVEY

WHAT ARE THE HOUSING AND COMMUNITY DEVELOPMENT NEEDS IN YOUR NEIGHBORHOOD?

The City of El Cajon receives approximately \$1.6 million in Community Development Block Grants (CDBG) and \$900,000 in HOME Investment Partnership grants each year for housing and community development projects. The City wants you to have a voice in how the City invests this money. Please assist us by filling out this survey. As you fill-out this survey, please consider the following: 1) Consider the needs in your neighborhood and how they can be improved; 2) Rate the need level for each of the following items and circle the one that best applies.

Please provide your ZIP CODE _____

Using the range from 1 - 4, 1 indicates the lowest need, 4 indicates the highest need.

Community Facilities	Lowest				Highest	Community Services	Lowest				Highest
Senior Centers	1	2	3	4		Senior Activities	1	2	3	4	
Youth Centers	1	2	3	4		Youth Activities	1	2	3	4	
Child Care Centers	1	2	3	4		Child Care Services	1	2	3	4	
Park & Recreational Facilities	1	2	3	4		Transportation Services	1	2	3	4	
Health Care Facilities	1	2	3	4		Anti-Crime Programs	1	2	3	4	
Community Centers	1	2	3	4		Health Services	1	2	3	4	
Fire Stations & Equipment	1	2	3	4		Mental Health Services	1	2	3	4	
Libraries	1	2	3	4		Legal Services	1	2	3	4	

Infrastructure	Lowest				Highest	Neighborhood Services	Lowest				Highest
Drainage Improvement	1	2	3	4		Tree Planting	1	2	3	4	
Water/Sewer Improvement	1	2	3	4		Trash & Debris Removal	1	2	3	4	
Street/Alley Improvement	1	2	3	4		Graffiti Removal	1	2	3	4	
Street Lighting	1	2	3	4		Code Enforcement	1	2	3	4	
Sidewalk Improvements	1	2	3	4		Parking Facilities	1	2	3	4	
						Cleanup of Abandoned Lots and Buildings	1	2	3	4	

Special Needs Services	Lowest				Highest	Businesses & Jobs	Lowest				Highest
Centers/Services for Disabled	1	2	3	4		Start-up Business Assistance	1	2	3	4	
Accessibility Improvements	1	2	3	4		Small Business Loans	1	2	3	4	
Domestic Violence Services	1	2	3	4		Job Creation/Retention	1	2	3	4	
Substance Abuse Services	1	2	3	4		Employment Training	1	2	3	4	
Homeless Shelters/ Services	1	2	3	4		Commercial/Industrial Rehabilitation	1	2	3	4	
HIV/AIDS Centers & Services	1	2	3	4		Façade Improvements	1	2	3	4	
Neglected/Abuse Children Center and Services	1	2	3	4		Business Mentoring	1	2	3	4	

Please see back →

Housing	Lowest			Highest
ADA Improvements	1	2	3	4
Ownership Housing Rehabilitation	1	2	3	4
Rental Housing Rehabilitation	1	2	3	4
Homeownership Assistance	1	2	3	4
Affordable Rental Housing	1	2	3	4
Housing for Disabled	1	2	3	4
Senior Housing	1	2	3	4
Housing for Large Families	1	2	3	4
Fair Housing Services	1	2	3	4
Lead-Based Paint Test/Abatement	1	2	3	4
Energy Efficient Improvements	1	2	3	4

Please write in any needs not listed above:

Please return surveys to:

Jim Yerdon
City of El Cajon
Community Development Department
200 East Main Street
El Cajon, CA 92020

Encuesta Residencial - Como Invertiría Usted \$1.6 Millón?

La Ciudad de El Cajon recibe aproximadamente \$1.6 millón en fondos federales cada año para proyectos en desarrollo de viviendas y comunidades. La Ciudad quiere que usted nos diga como mejor invertir este dinero. Por favor as asistanos llenando esta encuesta.

Cuando comience a llenar esta encuesta por favor considere lo siguiente: 1) Considere las necesidades de su comunidad y como pueden ser mejoradas; 2) Valore en nivel de necesidad de cada uno de los siguientes puntos y circule el que mejor aplique.

Pro favor facilite su Código Postal_____.

Usando el rango de 1-4, 1 indica lo menos necesitado, 4 indica lo mas necesitado.

Lugares Comunitarios	Bajo				Alto	Servicios Comunitarios	Bajo				Alto
Centros para Personas Mayores	1	2	3	4		Actividades para Personas Mayores	1	2	3	4	
Centros para Jóvenes	1	2	3	4		Actividades para Jóvenes	1	2	3	4	
Centros para el cuidado de niños	1	2	3	4		Servicios de cuidado para niños	1	2	3	4	
Locales de Recreación y Parques	1	2	3	4		Servicios de Transportación	1	2	3	4	
Locales para el cuidado de salud	1	2	3	4		Programas de Anti-Crimen	1	2	3	4	
Centros para la Comunidad	1	2	3	4		Servicios de Salude	1	2	3	4	
Estaciones de Bomberos y Equipo	1	2	3	4		Servicios de Salude Mental	1	2	3	4	
Biblioteca	1	2	3	4		Servicios Legales	1	2	3	4	
Infraestructura	Bajo				Alto	Servicios de Vecindario	Bajo				Alto
Mejoría de desagüe	1	2	3	4		Sembrar Arboles	1	2	3	4	
Mejoría de agua/cloaca	1	2	3	4		Remover basura y detrito	1	2	3	4	
Mejoría de calle/callejon	1	2	3	4		Remover Graffiti	1	2	3	4	
Iluminación de calle	1	2	3	4		Enforzar Códigos	1	2	3	4	
Mejoría de acera	1	2	3	4		Locales de Parqueo	1	2	3	4	
						Limpiar Lotes y Edificios Abandonados.	1	2	3	4	

Servicios Para Necesidades Especiales	Bajo				Alto	Negocios y Trabajos	Bajo				Alto
Centros/Servicios par personas inválidas	1	2	3	4		Asistencia en Comenzar un Negocio	1	2	3	4	
Mejoría de Accesibilidad	1	2	3	4		Prestamos para Pequeños Negocios	1	2	3	4	
Servicios de Violencia Domestica	1	2	3	4		Retención/Creación de Trabajos	1	2	3	4	
Servicios para Abuso de Substancia	1	2	3	4		Entrenamiento de empleado	1	2	3	4	
Servicios de Amparo para Personas sin Hogar	1	2	3	4		Rehabilitación de Comercio/Industrial	1	2	3	4	
Servicios y Centros de HIV/SIDA	1	2	3	4		Mejoría Frontón	1	2	3	4	
Servicios y Centros para Niños de Negligencia /Abuso	1	2	3	4		Mentor de Negocio	1	2	3	4	

Viviendas	Bajo				Alto
Mejoría de ADA	1	2	3	4	
Rehabilitación para viviendas de propietario	1	2	3	4	
Rehabilitación para viviendas de alquiler	1	2	3	4	
Asistencia para personas interesadas en ser propietarios	1	2	3	4	
Viviendas Económicas de Alquiler	1	2	3	4	
Viviendas para inválidos	1	2	3	4	
Viviendas para Personas Mayores	1	2	3	4	
Albergues para familias grandes	1	2	3	4	
Servicios de Albergues Justos	1	2	3	4	
Examen de pintura basada en plomo/disminución	1	2	3	4	
Mejoría de Energía Eficiente	1	2	3	4	

Por Favor escriba cualquier necesidad que no se encuentre en la lista de arriba.

Jim Yerdon
City of El Cajon
Community Development Department
200 East Main Street
El Cajon, CA 92020

Appendix B: Review of Program Accomplishments

Appendix

Review of Program Accomplishments

Appendix B: Review of Program Accomplishments

Program Accomplishments (FY 1999/2000 to FY2003/2004)		
Program	1999-2004 Objective	1999-2004 Accomplishments
Priority 1.1: Conserve and Improve Existing Affordable Housing		
1. Residential Rehabilitation Programs		
a. Single-Family Residential Rehabilitation	Provide assistance to 20 homes annually.	A total of 23 homeowners have been provided assistance through the Housing Rehabilitation Loan Program. The City has funded several single-family residential rehabilitation programs during this period: The Housing Rehabilitation Loan Program (HRLP) was originally designed with a \$50,000 max loan, but several houses required more to be able to bring them to code. Also HRLP attempted to focus the program on homes within the downtown area but very few inquiries were made so the program was re-opened to income-qualified homeowners citywide. In addition, this program has changed from being primarily funded with HOME funds, with the use of CDBG funds to solve safety and health problems that weren't discovered until close to the end of the project, to including Redevelopment Agency funds. A total of more than 140 mobile homes have been rehabilitated. The City funds a Mobile Home Rehabilitation Grant program. In FY 2001/2002, the program was changed to provide 5 year forgivable loans, the limits increased to \$7,500 with an additional \$1,000 available for the disabled and elderly income-qualified applicants that meet minimum requirements. In addition, administrative and personnel changes have made dramatic results, produced a 350% increase in number of completed rehabs compared to previous year in FY 2001/2002 and

Program	1999-2004 Objective	1999-2004 Accomplishments
		continued to be reflected in FY 2002/2003. Originally funded by CDBG funds, in 2001, HOME funds were also allocated. Further, in 2002, the HOME program had a pool of funds made available for mobile home, single family and small apartment complex rehabilitations, which may be moved to the program with the greatest need, requiring only internal approvals. The City has also provided assistance for very minor rehabilitation through the following programs: • Caring Neighbors is a program operated by Lutheran Social Services. Minor home repairs are provided to elderly homeowners using only volunteer labor. A total of 296 homeowners have been assisted. • Labor's Community Service Agency's activities were similar to Caring Neighbors, but focused on home security upgrades using local labor union members to do the work and donated materials. This program was funded during FY 1999/2000 and 2000/2001. Funding was discontinued beginning FY 2001/2002 because it was considered a duplication of the Caring Neighbors project. A total of 21 homeowners were assisted. • During FY 2001/2002, the City funded one Residential Historic Preservation project to provide electrical upgrades, which was completed by the end of that reporting year.
b. Multi-Family Residential Rehabilitation	Provide assistance to 50 homes annually	A total of 64 units have been assisted through the Multi-Family Residential Rehabilitation Loan Program. This program began in 2000 to provide small apartment complexes with at least five but no more than 15 units with a rehabilitation loan opportunity. In February 2002, the program was adjusted to make 2% loans available, and with participation in the Community Police Division's Crime Free Multi-Family Housing program, a 0% interest on loans up to \$15,000 per unit. The City is looking into ways to increase

Program	1999-2004 Objective	1999-2004 Accomplishments
		participation in the program.
c. Acquisition/Rehabilitation	Continue to provide affordable housing opportunities through acquisition/rehabilitation.	The acquisition/rehabilitation efforts with San Diego Interfaith was cancelled and the funds were reallocated to the Cornerstone project, which resulted in 8 new detached single-family homes that were sold (via lottery) to 8 eligible first-time homebuying families. San Diego Interfaith tried for about one year to pursue acquisition/rehabilitation work but was unsuccessful due to rising housing costs. The budgeted amount of \$105,000 to \$115,000 for acquisition and rehabilitation of a unit was reaching a price of \$150,000 before rehabilitation.
2. Mobile Home Park Program	Preserve affordable housing opportunities and enforce State mobile home park conversion requirements.	The City continues to utilize the Mobile Home Overlay Zone to preserve affordable housing opportunities and enforce State mobile home park conversion requirements. However, there has been no request for conversions during the reporting period.
3. Housing Choice Vouchers (Section 8 Rental Assistance)	Continue participation in the Section 8 program and maintain current level of assistance.	Between 1999 and 2004, 437 additional households in the City received Section 8 assistance. More than 8,682 persons have been assisted with Section 8 Rental Assistance. Complete data was not available for FY 2000/2001. During FY 2002/2003, 3,642 persons were on the waiting list. Keeping in mind that complete data was not available for FY 2000/2001, an average of 3,362 persons have been on the waiting list each year.
4. Home Sharing	Make 50 matches per year.	The City assisted a total of 179 seniors under the Shared Housing Program, averaging approximately 36 matches per year.
5. Preservation of At Risk Housing	Monitor at risk status of projects and work to preserve the affordability of assisted housing.	All of the at risk projects continued to operate as affordable housing.
Priority 1.2: Provide Adequate Sites		
6. Land Use Element/Zoning	Provide appropriate land use designations to fulfill the City's share of regional housing growth.	The City continues to provide appropriate land use designations to fulfill the City's share of regional housing growth through utilizing incentives such as R-4 zoning, regulatory concessions, density bonus, and redevelopment assistance to facilitate higher density development in target areas. In addition, the City appointed a citizen committee to work with the Planning Commission to review the various residential zones. Recommendations to the City Council included a few minor changes, such as

Program	1999-2004 Objective	1999-2004 Accomplishments
		to allow denser development to occur, especially in proximity to transit stations.
7. Target Housing Sites	Continue to utilize incentives such as R-4 zoning, regulatory concessions, density bonus, and redevelopment assistance to facilitate higher density development in the Downtown Specific Plan and Transit Center areas.	28 market rate units located at Magnolia & Main have been sold and closed escrow. 103 market rate units with 16 affordable units are also underway in the downtown area. The City assisted with the establishment of the El Cajon Community Development Corporation (CDC), a certified CHDO. El Cajon CDC's goal is to ensure the economic vitality of Downtown El Cajon. See also accomplishment under Land Use Element/Zoning.
8. Homeless Shelters and Transitional Housing	Establish process for the approval of transitional service centers and identify appropriate locations for such facilities.	The City is part of the San Diego Regional Continuum Care Council, which meets at least once a month to review and evaluate proposals and projects within the homeless service arena in response to the Super NOFA from HUD. The zoning ordinance was modified to allow emergency shelters by right in the M and C-M zones (industrial and heavy commercial/light industrial) subject to the approval of a Site Development Plan. During FY 2002/2003, a permanent transitional housing facility was proposed and approved. A total of 90 units of transitional housing (to accommodate up to 360 individuals) will be created. However, controversy over the project needs to be resolved prior to continuance. A lawsuit was filed.
Priority 1.3: Assist in the Development of Affordable Housing		
9. Density Bonus	Continue to provide density bonus incentives pursuant to State law to facilitate affordable housing development.	The City continues to encourage and provide density bonus incentives pursuant to State law to facilitate affordable housing development. No development took advantage of the density bonus program, however, the City assisted in the development of affordable housing using other incentives, including financial assistance. A total of six condominium units and 20 single-family homes were developed with City assistance.
10. First-Time Homebuyer Assistance	Continue to provide first-time homebuyer assistance from the HOME and redevelopment set-aside programs. Assist 20 first time homebuyers annually.	A total of 110 families have been assisted in purchasing a home, 64 with HOME funds and 46 with Redevelopment Agency funds. Increases in housing prices have been

Program	1999-2004 Objective	1999-2004 Accomplishments
		a challenge to this program, however, adjustments to the program have been made to maintain and increase participation levels. The City joined a county-wide effort to create a public non-profit agency, the San Diego Area Housing Finance Agency (SDAHFA) which created a Lease-Purchase program. A total of nine escrows were closed. The Lease-Purchase program ended in Feb. 2003. In 2003, the Agency explored other types of affordable housing programs such as down payment assistance, first mortgage projects, acquisition/ rehabilitation multi-family projects and other alternatives. The City has assisted the development of a total of 26 units with HOME and Redevelopment funds. All units were sold by the end of 2003. 19 of these units were affordable to low income households, while the remaining seven were affordable to moderate income households. See also accomplishments under Non-Profit Housing Development Corporations.
11. Mortgage Credit Certificates (MCC)	Continue to participate in the Regional Mortgage Credit Certificate Program.	A total of 70 MCCs have been issued.
12. Non-Profit Housing Development Corporations	Continue to solicit involvement of nonprofit developers in affordable housing development.	The City works with several non-profit housing development corporations including San Diego Community Housing Corporation, Inc. (SDCHC) and the San Diego Interfaith Housing Foundation (SDIHF). As additional CHDOs become qualified and certified, proposals for additional projects will be solicited. The Chicano Federation of San Diego County became certified during FY 2000/2001 but no proposals had been received or allocations made. El Cajon Community Development Corporation (EC-CDC) successfully met all criteria and was certified as a CHDO during FY 2001/2002. EC-CDC was allocated funds as a CHDO operating subsidy that year. The City loaned SDCHS \$366,132 of HOME funds to construct 6 units for low-income first-time home buyers. Funds were made available for site acquisition, silent seconds and funds for down payment and closing cost

Program	1999-2004 Objective	1999-2004 Accomplishments
		assistance. All units have been sold. The City loaned SDIHF \$468,200 of HOME funds to acquire land and construct up to eight units to be sold to low-income first-time homebuyers. All units were sold by the end of 2003.
13. Land Assemblage and Write-Down	Utilize redevelopment authorities to facilitate lot consolidation in the Downtown Specific Plan and Transit Center areas.	The City assisted with site assembly and land write-down for affordable housing projects. See accomplishments under Non-Profit Housing Development Corporations
14. Pursue Affordable Housing Funding Sources	Identify and pursue affordable housing funding as available and appropriate.	The City uses CDBG, HOME, and redevelopment housing funds to facilitate affordable housing development. In addition, during FY 2003/2004, the City pursued and accepted a CalHOME grant for First Time Homebuyers assistance. The grant amount is \$500,000 over a three-year period. Due to differing requirements, the City changed its First-Time Homebuyer program to coincide with CalHOME. The program will become effective on July 1, 2004. CalHOME funds will be combined with HOME funds on a 2:1 basis.
Priority 1.4: Remove Governmental Constraints		
15. Zoning Ordinance	Continue to monitor the Zoning Ordinance to ensure standards do not excessively constrain affordable residential development	The City continued to monitor the Zoning Ordinance to ensure standards do not excessively constrain affordable residential development. The following are some examples: - Adopted revisions to condominium conversion ordinance to minimize the requirements associated to conversion of apartments to condos. - Adopted revisions to the parking requirement for senior housing and certain subsidized projects. - Allow second family units on single-family lots subject to a site development plan. See also accomplishments under Homeless Shelters and Transitional Housing. Emergency shelters are permitted by right in M and C-M zoning districts.
16. Condominium Conversions	Combine first-time homebuyer programs with condominium conversions as a mechanism to provide affordable housing opportunities.	The City continues to allow condominium conversions and has worked with the development community to adopt revisions to its condominium conversion ordinance to minimize the requirements associated with the conversion of apartments to condos. One apartment to condo

Program	1999-2004 Objective	1999-2004 Accomplishments
		conversion project was been funded: Emerald Estates: The El Cajon Redevelopment Agency loaned \$1,200,000 to a local development team to acquire and convert a 24 unit complex to condos to be sold to first-time homebuyers. The City's First-Time Homebuyer program would be made available to assist buyers. Units were available for sale in late 2003. As of mid-April 2004, 18 of the 24 units had been sold. The City's First-Time Homebuyer program is available to the buyers; however, out of the 18 sold, only 1 utilized the program.
17. Development Fees	Monitor all development fees to assess their impact on housing cost.	The City continues to monitor all development fees to assess their impact on housing cost. At this time, the City has one of the lowest permit fee structures in San Diego County. In addition, the City may exempt affordable housing projects from payment of certain fees or application of certain regulations.
18. Expedited Project Review	Develop a streamlined process for projects with an affordable housing component.	The City continues to expedite project review of residential projects. The City has a policy to fast-track affordable housing projects, reducing costs due to time delays. In addition, the City may exempt affordable housing projects from payment of certain fees or application of certain regulations.
Priority 1.5: Promote Equal Housing Opportunities		
19. Fair Housing	Continue to provide fair housing service and comply with fair housing planning requirements.	A total of 5,088 residents have been assisted with fair housing services. Total numbers of: Newspaper coverage: 25 Workshops/Presentations: 759 Manuals Distributed: 1,875 The City has contracted with the Heartland Human Relations and Fair Housing Association (HHRA) to provide a wide range of fair housing services to residents. Services include implementation of an affirmative fair housing marketing plan, testing, and complaint verification; responding to citizen complaints; providing tenant/landlord counseling; promote community awareness of tenant/landlord rights and responsibilities, monitoring housing legislation and reporting to the City. HHRA performed fair housing testing of

El Cajon Housing Element and Consolidated Plan

Program	1999-2004 Objective	1999-2004 Accomplishments
		the rental market within El Cajon. Community Coalition for Better Housing began in 1999. It is a partnership of community based organizations dedicated to the improvement of rental properties focusing on the promotion of better management and living conditions. The coalition provides proactive assistance to property owners and managers- training, education, inspection services, meditation services, and police services. HHRA is a member organization. The Community Coalition also worked closely with the Housing Division to create the apartment rehabilitation program. The primary goal of the coalition is outreach and education. The City is a member of Fair Housing Resources Board.

Appendix C: Summary of Citizen Comments

The purpose of this appendix is to provide a summary of the comments received during the public hearing on the proposed project. The comments were received from the public during the public hearing held on the project on the following dates:

- Public Hearing: Monday, January 12, 2015
- Public Hearing: Wednesday, January 14, 2015
- Public Hearing: Friday, January 16, 2015
- Public Hearing: Sunday, January 18, 2015

Comments Received

The following comments were received from the public during the public hearing on the proposed project. The comments were received from the public during the public hearing held on the project on the following dates:

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Appendix

Summary of Citizen Comments

Public Hearing and Meeting

The following comments were received from the public during the public hearing on the proposed project. The comments were received from the public during the public hearing held on the project on the following dates:

Appendix C:

Summary of Citizen Comments

This appendix summarizes public comments received at the community meeting and public hearings held during the development and approval stages of the Consolidated Plan. The Draft HE/CP were discussed at the following public meeting/hearings:

- Community Meeting - February 17, 2004
- City Planning Commission hearing – April 5, 2004
- City Council hearing – April 13, 2004
- City Council meeting – April 27, 2004

Community Meeting

The community meeting was attended by City staff and representatives from the Boys and Girls Club, El Cajon Collaborative, and the El Cajon Community Development Corporation (ECCDC). Both service providers agreed to assist in distributing the Housing and Community Development Needs survey to their clients. Representative from the El Cajon Collaborative commented that it is important to have a needs assessment that accurately reflects the needs of the community.

Representative from ECCDC identified affordable housing, especially ownership housing, is needed. The City should also employ smart growth principles and provide workforce housing- working close to employment.

Representative from El Cajon Collaborative indicated that funding is needed for services for kids and families such as positive youth activities and alternative youth programs for after school, mental health services for the homeless, and general services for kids and families. There is no mental health clinic in the area and no facility nearby accepts MediCal. Homeless issues should be handled in a regional approach. While there is a need for transitional housing facilities in the region, such facilities should not be concentrated in El Cajon.

Representative from the Boys and Girls Club indicated that funding is needed to deal with the homeless situation and affordable housing especially for kids in low income households with single parent in order to improve home life. Funding is also needed

Public Hearings and Meeting

No public comments were received during Planning Commission hearing on April 5, City Council hearing on April 13, or the Council meeting on April 27.

Review of Draft Housing Element/Consolidated Plan

The Draft Five-Year Housing Element/Consolidated Plan (HE/CP) was available for public view from April 13, 2004 through May 14, 2004. During the 30-day public review, community members were given the opportunity to comment on the Draft HE/CP. Community members were encouraged to submit comments during the development of the Plan. No comments were received.

Appendix

D Proof of Publication

Proof of Publication

(2015.5 C.C.P.)

STATE OF CALIFORNIA,
COUNTY OF SAN DIEGO

I am a citizen of the United States, and a resident of the county aforesaid; I am over the age of eighteen years; and I am not a party to or interested in the notice published. I am the chief legal advertising clerk of the publisher of the

East County Californian

a newspaper of general circulation, printed and

published weekly

in the City of El Cajon

County of San Diego, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of San Diego, State of California,

under the date of Oct. 8, 1927 & April 22, 19 77

Case Number 400843 & 51488

that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

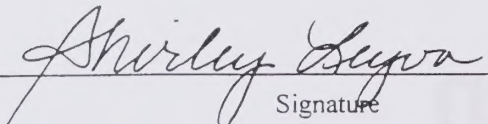
January 29, February 5,

all in the year 20 04

I certify (or declare) under penalty of perjury that the foregoing is true and correct

Dated at El Cajon

California, this 5th day of February 20 04


Signature

San Diego Neighborhood Newspapers
East County Californian
119 N. Magnolia Ave,
El Cajon, CA 92020
619-441-0400 or 619-441-1440

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Community Meeting CDBG FY 2004-09

**CITY OF EL CAJON
PUBLIC NOTICE
COMMUNITY MEETING -
SETTING PRIORITIES FOR THE
2004-09 COMBINED HOUSING
ELEMENT AND CONSOLIDATED
PLAN**

The City of El Cajon, as a recipient of Community Development Block Grant and HOME funds from the U.S. Dept. of Housing and Urban Development is required to produce a five year Consolidated Plan that establishes housing and community development priorities. Also, the City is required to periodically update its Housing Element, a component of the City's General Plan. In 1999, the City of El Cajon combined the two documents into one comprehensive five-year Combined Housing Element and Consolidated Plan, 1999-2004. The City is currently developing a new five-year Combined Housing Element and Consolidated Plan 2004-2009.

To assist the City in the development of housing and community development priorities, a community stakeholders meeting will be held February 17, 2004 at 7:00 p.m. at the El Cajon Community Center, 195 E. Douglas Ave. in El Cajon. The City is soliciting input regarding establishing these priorities within El Cajon to: the period July 1, 2004 through June 30, 2009.

The City of El Cajon is endeavoring to be in total compliance with the Americans with Disabilities Act. If you require assistance or auxiliary aids in order to participate in community meetings, please contact the Community Center at (619) 441-1673 as far in advance of the meeting as possible.

Californian - 00783
Pub: Jan 29, Feb 5, 2004

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(2015.5 C.C.P.)

STATE OF CALIFORNIA,
COUNTY OF SAN DIEGO

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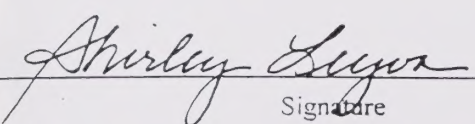
March 11,

all in the year 20 04

I certify (or declare) under penalty of perjury that the foregoing is true and correct

Dated at El Cajon

California, this 11th day of March 20 04


Signature

San Diego Neighborhood Newspapers
East County Californian
119 N. Magnolia Ave,
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619-441-0400 or 619-441-1440

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CITY OF EL CAJON
NOTICE OF PUBLIC HEARINGS

The El Cajon City Planning Commission will hold public hearings at 7:00 P.M., Monday, April 5, 2004, and the City Council will hold public hearings at 7:00 P.M., Tuesday, April 11, 2004, in Council Chambers, 200 E. Main Street, El Cajon, CA, for the following items:

PLANNED UNIT DEVELOPMENT 219 and TENTATIVE SUBDIVISION MAP 531 as submitted by Westone Management Consultants, requesting to convert an existing 45-unit apartment complex to a common interest development and a one-lot residential subdivision in the R-3 zone, at 345 and 361 N. Mollison Avenue, and 353, 364, 380, 385, 396 and 397 Dominguez Way.

SPECIFIC PLAN 498 and TENTATIVE SUBDIVISION MAP 529 as submitted by Tucker, requesting panhandle lots and alternative access and a six-lot subdivision in the R-1-B-H zone at 1215 Emerald Avenue.

The El Cajon City Planning Commission will hold public hearings at 7:00 P.M., Monday, April 5, 2004, and the City Council will hold public hearings at 7:00 P.M., Tuesday, April 27, 2004, in Council Chambers, 200 E. Main Street, El Cajon, CA, for the following items:

GENERAL PLAN AMENDMENT 2004-01: Item A - Amendment of Housing Element/Consolidated Plan, as initiated by the Planning Commission; and Item B - Amendment of Special Development Area #10 to expand boundaries to reflect Specific Plan 182, as initiated by the Planning Commission.

AMENDMENT OF SPECIFIC PLAN 462 as initiated by the Planning Commission, requesting to extend boundary of Specific Plan 462 for automotive sales and service to include north and south sides of West Main Street between Johnson and Marshall Avenues.

SPECIFIC PLAN 499 as submitted by Hegwood, requesting increased height for a proposed two-story residence in the R-2-R zone at 1215 Peach Avenue.

The City of El Cajon is endeavoring to be in total compliance with the Americans with Disabilities Act. If you require assistance or auxiliary aids in order to participate at Planning Commission or City Council meetings, please contact the Planning Division at (619) 441-1741 or City Clerk at (619) 441-1763 as far in advance of the meetings as possible.

In case of a court challenge, you may be limited to those issues raised at the public hearings, in correspondence to the Commission or City Council described in this notice.

James S. Griffin
Director of Community
Development

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